

# **2014**

## **Missouri**

# **Complaint Report**

Statistics Section  
May 2015



# **DIFP**

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The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. This report presents data on complaints against insurance companies received by DIFP between 2012 and 2014, and that were closed as of time of writing in 2015. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data are presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These

companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/dwelling fire, farmowners (dwelling only), mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/complaint/index.htm>.

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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## Complaints by Line of Business

<b>Total Complaints by Line 2010-2014</b>					
<b>Line of Business</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Private Passenger Auto	910	831	738	784	693
Homeowners	538	620	604	523	442
Other P&C	189	209	194	188	199
Total P&C Complaints	1,637	1,660	1,536	1,495	1,334
Long Term Care	67	73	84	84	48
Medicare Supplement	61	51	71	50	32
HMO	87	99	36	42	27
All Other A&H	952	753	725	753	934
Total A&H Complaints	1,167	976	916	929	1,041
Life and Annuities	392	340	380	390	339
<b>Total</b>	<b>3,206</b>	<b>2,980</b>	<b>2,843</b>	<b>2,821</b>	<b>2,725</b>

<b>Complaint Resolution by Line, 2010-2014 % of Complaints Resolved with Consumer Relief</b>					
<b>Line of Business</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Private Passenger Auto	36.6%	39.1%	32.4%	32.7%	26.3%
Homeowners	23.6%	33.1%	19.4%	24.1%	17.4%
Other P&C	33.9%	34.4%	27.8%	26.1%	23.1%
Total P&C Complaints	32.0%	36.3%	26.7%	28.8%	22.9%
Long Term Care	28.4%	35.6%	23.8%	10.7%	14.6%
Medicare Supplement	39.3%	39.2%	31.0%	30.0%	31.3%
HMO	34.5%	35.4%	22.2%	16.7%	18.5%
All Other A&H	35.8%	39.6%	27.0%	22.0%	28.6%
Total A&H Complaints	35.5%	38.8%	26.9%	21.2%	27.8%
Life and Annuities	29.1%	29.1%	30.8%	26.7%	30.7%
<b>Total</b>	<b>32.9%</b>	<b>36.2%</b>	<b>27.2%</b>	<b>25.9%</b>	<b>25.7%</b>

Total Property & Casualty Complaints Excluding A&H 2012-2014					
Line of Business	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
Aircraft	0	0	1	.	.
Commercial Auto	34	42	54	58.8%	28.6%
Commercial Multi-Peril	59	49	52	-11.9%	6.1%
Condo/Town	10	7	10	0.0%	42.9%
Credit Property	0	5	0	.	-100.0%
Crop/Hail	0	2	0	.	-100.0%
Dwelling Fire	4	8	13	225.0%	62.5%
Farmowners	11	6	4	-63.6%	-33.3%
Federal Crop	1	1	1	0.0%	0.0%
Federal Flood	1	2	1	0.0%	-50.0%
Fidelity & Surety	1	2	8	700.0%	300.0%
Fire, Allied Lines	7	9	16	128.6%	77.8%
General Liability	18	5	23	27.8%	360.0%
Group Homeowners	2	0	0	-100.0%	.
Group Private Passenger	0	1	0	.	-100.0%
Homeowners	535	454	369	-31.0%	-18.7%
In Home/Incidental Business	0	0	1	.	.
Inland Marine	7	5	1	-85.7%	-80.0%
Mobile Homeowner	11	9	9	-18.2%	0.0%
Mortgage Guaranty	0	0	1	.	.
Motorcycle	11	11	8	-27.3%	-27.3%
Motorhome	2	9	4	100.0%	-55.6%
Ocean Marine	0	1	0	.	-100.0%
Other	27	22	7	-74.1%	-68.2%
Private Passenger Auto	725	762	680	- 6.2%	-10.8%
Products Liability	0	0	1	.	.
Professional E & O	2	2	0	-100.0%	-100.0%
Rental Vehicle	0	1	1	.	0.0%
Renters/Tenants	26	31	24	- 7.7%	-22.6%
Travel	0	0	7	.	.
Umbrella	2	0	0	-100.0%	.
Warranty Contract	0	1	0	.	-100.0%
Watercraft	7	6	7	0.0%	16.7%
Workers Compensation	35	43	34	- 2.9%	-20.9%
<b>Total</b>	<b>1,538</b>	<b>1,496</b>	<b>1,337</b>	<b>-13.1%</b>	<b>-10.6%</b>

<b>Accident and Health Insurance Complaints by Line, 2012-2014</b>					
<b>Line of Business</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>% Change, 2012-2014</b>	<b>% Change, 2013-2014</b>
Individual A&H	466	439	714	53.2%	62.6%
Group Accident and Health	400	435	291	-27.3%	-33.1%
Credit A&H	4	1	1	-75.0%	0.0%
HMO	36	42	27	-25.0%	-35.7%
<b>Total</b>	<b>906</b>	<b>917</b>	<b>1,033</b>	<b>14.0%</b>	<b>12.6%</b>



Life and Annuities					
Complaints by Line, 2012-2014					
Line of Business	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
Individual Life	294	307	258	-12.2%	-16.0%
Group Life	48	55	45	- 6.3%	-18.2%
Annuities	37	22	32	-13.5%	45.5%
Credit Life	1	6	4	300.0%	-33.3%
<b>Total</b>	<b>380</b>	<b>390</b>	<b>339</b>	<b>-10.8%</b>	<b>-13.1%</b>

## Complaints by Reason

Private Passenger Automobile Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
<b>Claim Handling</b>					
Adjuster Handling	9	2	8	-11.1%	300.0%
Assignment of Benefits	5	1	0	-100.0%	-100.0%
Claim Recoding/Bundling	0	0	2	.	.
Comparative Negligence	53	43	17	-67.9%	-60.5%
Coordination of Benefits	0	0	2	.	.
Copay Issues	0	0	1	.	.
Delays	216	266	287	32.9%	7.9%
Denial of Claim	130	152	129	- 0.8%	-15.1%
Medical Necessity	0	1	0	.	-100.0%
Post-Claim Underwriting	1	2	1	0.0%	-50.0%
Prompt Pay	0	0	1	.	.
Provider Availability	1	0	0	-100.0%	.
Recoupment	2	3	3	50.0%	0.0%
State Specific	8	24	24	200.0%	0.0%
Subrogation	2	6	2	0.0%	-66.7%
Unsatisfactory Settlement/Offer	176	134	89	-49.4%	-33.6%
Usual, Customary, Reasonable	9	0	2	-77.8%	.
<i>Subtotal</i>	<i>612</i>	<i>634</i>	<i>568</i>	<i>- 7.2%</i>	<i>-10.4%</i>
<b>Marketing</b>					
Duplication of Coverage	0	0	1	.	.
Financial Privacy	1	0	0	-100.0%	.
Fraud/Forgery	3	0	0	-100.0%	.
Misappropriation of Premium	1	2	1	0.0%	-50.0%
Misleading Advertising	0	0	1	.	.
Misrepresentation	1	1	1	0.0%	0.0%
Misstatement on Application	0	0	1	.	.
Premiums Misquoted	0	2	2	.	0.0%
Replacement	0	0	2	.	.
State Specific	3	4	4	33.3%	0.0%
<i>Subtotal</i>	<i>9</i>	<i>9</i>	<i>13</i>	<i>44.4%</i>	<i>44.4%</i>
<b>Policy Service</b>					
Abusive Service	1	0	1	0.0%	.
Coverage Question	11	5	2	-81.8%	-60.0%

Private Passenger Automobile Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
Delays/No Response	0	1	0	.	-100.0%
Payment Not Credited	1	2	0	-100.0%	-100.0%
Policy Delivery	1	1	1	0.0%	0.0%
Premium Notice/Billing	26	21	9	-65.4%	-57.1%
Premium Refund	18	33	18	0.0%	-45.5%
State Specific	4	5	7	75.0%	40.0%
<i>Subtotal</i>	<i>62</i>	<i>68</i>	<i>38</i>	<i>-38.7%</i>	<i>-44.1%</i>
Underwriting					
CLUE Reports	3	7	1	-66.7%	-85.7%
Cancellation	16	26	30	87.5%	15.4%
Continuation of Benefits	0	0	1	.	.
Credit Report	3	0	3	0.0%	.
Delays	1	3	2	100.0%	-33.3%
Endorsement/Rider	1	0	0	-100.0%	.
Nonrenewal	4	8	5	25.0%	-37.5%
Premium & Rating	21	24	29	38.1%	20.8%
Refusal to Insure	1	0	1	0.0%	.
State Specific	2	3	2	0.0%	-33.3%
Surcharge	3	1	0	-100.0%	-100.0%
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>55</i>	<i>73</i>	<i>74</i>	<i>34.5%</i>	<i>1.4%</i>
<b>Total</b>	<b>738</b>	<b>784</b>	<b>693</b>	<b>- 6.1%</b>	<b>-11.6%</b>

Homeowners Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
<b>Claim Handling</b>					
Adjuster Handling	4	4	2	-50.0%	-50.0%
Assignment of Benefits	1	0	0	-100.0%	.
Claim Recoding/Bundling	0	1	0	.	-100.0%
Delays	104	99	111	6.7%	12.1%
Denial of Claim	128	160	112	-12.5%	-30.0%
Fraud	1	0	0	-100.0%	.
Post-Claim Underwriting	1	7	4	300.0%	-42.9%
Prompt Pay	0	0	1	.	.
Provider Availability	1	0	0	-100.0%	.
Recoupment	0	1	0	.	-100.0%
State Specific	9	15	7	-22.2%	-53.3%
Subrogation	1	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	192	88	78	-59.4%	-11.4%
Usual, Customary, Reasonable	2	0	1	-50.0%	.
<i>Subtotal</i>	<i>444</i>	<i>375</i>	<i>316</i>	<i>-28.8%</i>	<i>-15.7%</i>
<b>Marketing</b>					
Duplication of Coverage	0	0	1	.	.
Financial Privacy	0	1	0	.	-100.0%
Fraud/Forgery	0	0	2	.	.
Misappropriation of Premium	0	2	0	.	-100.0%
Misleading Advertising	0	0	2	.	.
Misrepresentation	0	1	2	.	100.0%
Premiums Misquoted	2	2	0	-100.0%	-100.0%
Replacement	0	0	1	.	.
State Specific	4	2	2	-50.0%	0.0%
<i>Subtotal</i>	<i>6</i>	<i>8</i>	<i>10</i>	<i>66.7%</i>	<i>25.0%</i>
<b>Policy Service</b>					
Coverage Question	10	5	5	-50.0%	0.0%
Delays/No Response	2	1	0	-100.0%	-100.0%
Policy Delivery	1	1	0	-100.0%	-100.0%
Premium Notice/Billing	23	7	5	-78.3%	-28.6%

Homeowners Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
Premium Refund	10	13	8	-20.0%	-38.5%
State Specific	4	1	4	0.0%	300.0%
<i>Subtotal</i>	<i>50</i>	<i>28</i>	<i>22</i>	<i>-56.0%</i>	<i>-21.4%</i>
Underwriting					
CLUE Reports	7	11	1	-85.7%	-90.9%
Cancellation	27	22	26	- 3.7%	18.2%
Credit Report	2	0	0	-100.0%	.
Delays	2	2	1	-50.0%	-50.0%
Endorsement/Rider	1	2	0	-100.0%	-100.0%
Forced Placement	0	0	1	.	.
Nonrenewal	15	24	13	-13.3%	-45.8%
Premium & Rating	41	41	32	-22.0%	-22.0%
Refusal to Insure	1	1	3	200.0%	200.0%
State Specific	3	1	4	33.3%	300.0%
<i>Subtotal</i>	<i>99</i>	<i>104</i>	<i>81</i>	<i>-18.2%</i>	<i>-22.1%</i>
<b>Total</b>	<b>599</b>	<b>515</b>	<b>429</b>	<b>-28.4%</b>	<b>-16.7%</b>

Accident and Health Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
<b>Claim Handling</b>					
Adjuster Handling	0	1	0	.	-100.0%
Appeal Non-Compliance	0	6	2	.	-66.7%
Assignment of Benefits	7	11	6	-14.3%	-45.5%
Claim Recoding/Bundling	4	11	1	-75.0%	-90.9%
Coordination of Benefits	11	5	6	-45.5%	20.0%
Copay Issues	17	18	22	29.4%	22.2%
Cost Containment	13	12	2	-84.6%	-83.3%
Delays	130	177	105	-19.2%	-40.7%
Denial of Claim	292	278	196	-32.9%	-29.5%
Emergency Services	0	0	9	.	.
External Review	0	0	5	.	.
Fraud	1	0	1	0.0%	.
Hospitalization	0	0	8	.	.
Internal Appeal	0	1	8	.	700.0%
Laboratory Services	0	0	4	.	.
Maternity and Newborn Care	0	0	2	.	.
Maximum Out of Pocket	0	1	2	.	100.0%
Medical Necessity	6	2	2	-66.7%	0.0%
Mental Health Parity	0	0	1	.	.
No Preauthorization	13	17	17	30.8%	0.0%
Out-Of-Network Benefits	27	27	28	3.7%	3.7%
PCP Referrals	0	0	4	.	.
Pediatric Care	0	0	4	.	.
Pharmacy Benefits	1	3	52	5100%	1633%
Post-Claim Underwriting	0	1	0	.	-100.0%
Preexisting Condition	2	2	3	50.0%	50.0%
Preventive Care	0	2	6	.	200.0%
Prompt Pay	0	0	1	.	.
Provider Availability	1	0	6	500.0%	.
Recoupment	2	26	10	400.0%	-61.5%
Rehabilitative/Habilitative Care	0	0	11	.	.
State Specific	40	0	1	-97.5%	.
Unsatisfactory	14	12	4	-71.4%	-66.7%

Accident and Health Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
Settlement/Offer					
Usual, Customary, Reasonable Char	1	5	1	0.0%	-80.0%
Willing Provider	0	2	0	.	-100.0%
<i>Subtotal</i>	<i>582</i>	<i>620</i>	<i>530</i>	<i>- 8.9%</i>	<i>-14.5%</i>
<b>Marketing</b>					
Duplication of Coverage	2	0	0	-100.0%	.
Failure to Submit Application	2	1	0	-100.0%	-100.0%
Fraud/Forgery	0	0	1	.	.
High Pressure Tactics	1	1	1	0.0%	0.0%
Misappropriation of Premium	1	2	0	-100.0%	-100.0%
Misleading Advertising	1	5	2	100.0%	-60.0%
Misrepresentation	12	11	7	-41.7%	-36.4%
Misstatement on Application	1	2	0	-100.0%	-100.0%
Premiums Misquoted	0	2	1	.	-50.0%
Rebating	0	0	1	.	.
Replacement	2	0	0	-100.0%	.
State Specific	10	1	0	-100.0%	-100.0%
Suitability	0	0	1	.	.
Unauthorized Entity	0	0	1	.	.
<i>Subtotal</i>	<i>32</i>	<i>25</i>	<i>15</i>	<i>-53.1%</i>	<i>-40.0%</i>
<b>Policy Service</b>					
Abusive Service	1	3	8	700.0%	166.7%
Access to Care	2	0	12	500.0%	.
Access to Fee Schedule/Rates	0	0	1	.	.
Choice of PCP	0	0	5	.	.
Continuity of Care	0	0	1	.	.
Coverage Question	21	20	55	161.9%	175.0%
Credentialing Delay	0	0	3	.	.
Delayed Appeal Consideration	0	0	1	.	.
Delayed Authorization Decision	0	3	3	.	0.0%
Delays/No Response	16	6	36	125.0%	500.0%
Inadequate Provider Network	1	1	8	700.0%	700.0%
Involuntary Termination	7	9	76	985.7%	744.4%
Notice Requirements	0	1	3	.	200.0%
Payment Not Credited	5	4	24	380.0%	500.0%



Accident and Health Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
Policy Delivery	2	1	6	200.0%	500.0%
Premium Notice/Billing	63	43	31	-50.8%	-27.9%
Premium Refund	44	44	51	15.9%	15.9%
Premium Subsidy	0	0	3	.	.
Provider Listing Dispute	0	1	9	.	800.0%
State Specific	14	3	0	-100.0%	-100.0%
Unfair Negotiation	0	2	0	.	-100.0%
<i>Subtotal</i>	<i>176</i>	<i>141</i>	<i>336</i>	<i>90.9%</i>	<i>138.3%</i>
Underwriting					
Cancellation	20	20	78	290.0%	290.0%
Continuation of Benefits	3	8	0	-100.0%	-100.0%
Delays	5	6	19	280.0%	216.7%
Dependent Age	0	0	1	.	.
Endorsement/Rider	0	2	0	.	-100.0%
Forced Placement	0	1	4	.	300.0%
Group Conversion	2	1	0	-100.0%	-100.0%
MIB Reports	0	0	1	.	.
Nonrenewal	1	0	2	100.0%	.
Premium & Rating	24	29	10	-58.3%	-65.5%
Refusal to Insure	19	18	8	-57.9%	-55.6%
Rescission	3	1	1	-66.7%	0.0%
State Specific	2	1	0	-100.0%	-100.0%
Surcharge	0	1	0	.	-100.0%
Unfair Discrimination	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>80</i>	<i>89</i>	<i>125</i>	<i>56.3%</i>	<i>40.4%</i>
<b>Total</b>	<b>870</b>	<b>875</b>	<b>1,006</b>	<b>15.6%</b>	<b>15.0%</b>

Long Term Care Insurance Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
<b>Claim Handling</b>					
Appeal Non-Compliance	0	1	0	.	-100.0%
Delays	15	13	5	-66.7%	-61.5%
Denial of Claim	15	9	9	-40.0%	0.0%
Internal Appeal	0	0	1	.	.
Prompt Pay	0	0	1	.	.
Rehabilitative/Habilitative Care	0	0	3	.	.
State Specific	3	0	0	-100.0%	.
<i>Subtotal</i>	<i>33</i>	<i>23</i>	<i>19</i>	<i>-42.4%</i>	<i>-17.4%</i>
<b>Marketing</b>					
High Pressure Tactics	0	0	1	.	.
Misappropriation of Premium	1	0	0	-100.0%	.
Misleading Advertising	0	2	0	.	-100.0%
Misrepresentation	1	2	0	-100.0%	-100.0%
Replacement	2	0	0	-100.0%	.
State Specific	3	0	0	-100.0%	.
<i>Subtotal</i>	<i>7</i>	<i>4</i>	<i>1</i>	<i>-85.7%</i>	<i>-75.0%</i>
<b>Policy Service</b>					
Coverage Question	2	3	1	-50.0%	-66.7%
Delays/No Response	3	0	1	-66.7%	.
Involuntary Termination by Plan	1	1	3	200.0%	200.0%
Premium Notice/Billing	24	29	15	-37.5%	-48.3%
Premium Refund	4	7	3	-25.0%	-57.1%
<i>Subtotal</i>	<i>34</i>	<i>40</i>	<i>23</i>	<i>-32.4%</i>	<i>-42.5%</i>
<b>Underwriting</b>					
Cancellation	3	3	3	0.0%	0.0%
Premium & Rating	7	14	2	-71.4%	-85.7%
<i>Subtotal</i>	<i>10</i>	<i>17</i>	<i>5</i>	<i>-50.0%</i>	<i>-70.6%</i>
<b>Total</b>	<b>84</b>	<b>84</b>	<b>48</b>	<b>-42.9%</b>	<b>-42.9%</b>

**Medicare Supplement Insurance  
Complaints by Reason, 2012-2014**

<b>Reason</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>% Change, 2012-2014</b>	<b>% Change, 2013-2014</b>
<b>Claim Handling</b>					
Coordination of Benefits	0	1	0	.	-100.0%
Copay Issues	0	1	1	.	0.0%
Delays	3	4	2	-33.3%	-50.0%
Denial of Claim	6	5	2	-66.7%	-60.0%
Out-Of-Network Benefits	0	1	0	.	-100.0%
Recoupment	0	1	0	.	-100.0%
Unsatisfactory	1	0	0	-100.0%	.
Willing Provider	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>10</i>	<i>14</i>	<i>5</i>	<i>-50.0%</i>	<i>-64.3%</i>
<b>Marketing</b>					
Duplication of Coverage	2	0	0	-100.0%	.
Failure to Submit Application	2	0	0	-100.0%	.
Misrepresentation	3	0	0	-100.0%	.
Misstatement on Application	0	2	0	.	-100.0%
Premiums Misquoted	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>7</i>	<i>3</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Coverage Question	2	2	4	100.0%	100.0%
Delays/No Response	4	1	2	-50.0%	100.0%
Involuntary Termination	0	2	2	.	0.0%
Payment Not Credited	1	1	1	0.0%	0.0%
Premium Notice/Billing	20	3	1	-95.0%	-66.7%
Premium Refund	14	12	8	-42.9%	-33.3%
State Specific	2	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>43</i>	<i>22</i>	<i>18</i>	<i>-58.1%</i>	<i>-18.2%</i>
<b>Underwriting</b>					
Cancellation	1	5	3	200.0%	-40.0%
Delays	2	0	1	-50.0%	.
Nonrenewal	0	0	1	.	.
Premium & Rating	7	1	0	-100.0%	-100.0%
Refusal to Insure	1	4	3	200.0%	-25.0%
Rescission	0	1	0	.	-100.0%
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>11</i>	<i>11</i>	<i>9</i>	<i>-18.2%</i>	<i>-18.2%</i>
<b>Total</b>	<b>71</b>	<b>50</b>	<b>32</b>	<b>-54.9%</b>	<b>-36.0%</b>

Life and Annuities Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
<b>Claim Handling</b>					
Assignment of Benefits	1	0	0	-100.0%	.
Coordination of Benefits	3	2	2	-33.3%	0.0%
Delays	56	58	57	1.8%	- 1.7%
Denial of Claim	33	32	33	0.0%	3.1%
Fraud	2	4	0	-100.0%	-100.0%
State Specific	0	0	1	.	.
Unsatisfactory Settlement/Offer	8	12	14	75.0%	16.7%
<i>Subtotal</i>	<i>103</i>	<i>108</i>	<i>107</i>	<i>3.9%</i>	<i>- 0.9%</i>
<b>Marketing</b>					
Failure to Submit Application	1	0	0	-100.0%	.
Fraud/Forgery	1	0	1	0.0%	.
High Pressure Tactics	0	2	2	.	0.0%
Misappropriation of Premium	2	0	0	-100.0%	.
Misleading Advertising	0	3	2	.	-33.3%
Misrepresentation	11	16	9	-18.2%	-43.8%
Misstatement on Application	3	1	2	-33.3%	100.0%
Other Violation of Insurance Law/R	0	1	0	.	-100.0%
State Specific	6	1	0	-100.0%	-100.0%
Suitability	3	0	3	0.0%	.
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>27</i>	<i>25</i>	<i>19</i>	<i>-29.6%</i>	<i>-24.0%</i>
<b>Policy Service</b>					
Cash Value	15	13	10	-33.3%	-23.1%
Coverage Question	59	82	96	62.7%	17.1%
Delays/No Response	23	12	19	-17.4%	58.3%
Exchange	1	2	0	-100.0%	-100.0%
Inadequate Reimbursement Rates	0	3	0	.	-100.0%
Non-forfeiture	1	0	0	-100.0%	.
Payment Not Credited	7	2	4	-42.9%	100.0%
Policy Delivery	4	2	2	-50.0%	0.0%
Premium Notice/Billing	36	41	17	-52.8%	-58.5%
Premium Refund	17	18	22	29.4%	22.2%

Life and Annuities Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
State Specific	9	4	2	-77.8%	-50.0%
Surrender Problems	26	37	5	-80.8%	-86.5%
Unfair Negotiation	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>198</i>	<i>217</i>	<i>177</i>	<i>-10.6%</i>	<i>-18.4%</i>
Underwriting					
Cancellation	28	25	28	0.0%	12.0%
Continuation of Benefits	0	2	0	.	-100.0%
Delays	6	0	1	-83.3%	.
Endorsement/Rider	1	1	0	-100.0%	-100.0%
Group Conversion	0	1	0	.	-100.0%
MIB Reports	1	0	0	-100.0%	.
Nonrenewal	0	0	1	.	.
Premium & Rating	6	5	3	-50.0%	-40.0%
Refusal to Insure	5	5	3	-40.0%	-40.0%
State Specific	4	0	0	-100.0%	.
Unfair Discrimination	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>52</i>	<i>40</i>	<i>36</i>	<i>-30.8%</i>	<i>-10.0%</i>
<b>Total</b>	<b>380</b>	<b>390</b>	<b>339</b>	<b>-10.8%</b>	<b>-13.1%</b>

Health Maintenance Organizations Complaints by Reason, 2012-2014					
Reason	2012	2013	2014	% Change, 2012-2014	% Change, 2013-2014
<b>Claim Handling</b>					
Assignment of Benefits	0	3	0	.	-100.0%
Claim Recoding/Bundling	0	3	0	.	-100.0%
Copay Issues	1	0	2	100.0%	.
Cost Containment	3	0	0	-100.0%	.
Delays	2	7	3	50.0%	-57.1%
Denial of Claim	12	13	4	-66.7%	-69.2%
Internal Appeal	0	0	2	.	.
Laboratory Services	0	0	1	.	.
No Preauthorization	2	3	1	-50.0%	-66.7%
Out-Of-Network Benefits	6	4	1	-83.3%	-75.0%
Pharmacy Benefits	1	0	1	0.0%	.
Recoupment	0	1	0	.	-100.0%
State Specific	2	0	0	-100.0%	.
Unsatisfactory Offer	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>30</i>	<i>34</i>	<i>15</i>	<i>-50.0%</i>	<i>-55.9%</i>
<b>Marketing</b>					
Duplication of Coverage	0	1	0	.	-100.0%
Misrepresentation	0	2	2	.	0.0%
<i>Subtotal</i>	<i>0</i>	<i>3</i>	<i>2</i>	<i>.</i>	<i>-33.3%</i>
<b>Policy Service</b>					
Coverage Question	0	0	1	.	.
Delayed Authorization	0	1	0	.	-100.0%
Delays/No Response	1	0	0	-100.0%	.
Involuntary Termination	1	0	3	200.0%	.
Policy Delivery	0	0	1	.	.
Premium Notice/Billing	0	0	2	.	.
Premium Refund	1	1	1	0.0%	0.0%
State Specific	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>3</i>	<i>3</i>	<i>8</i>	<i>166.7%</i>	<i>166.7%</i>
<b>Underwriting</b>					
Cancellation	1	0	0	-100.0%	.
Continuation of Benefits	2	0	0	-100.0%	.
Premium & Rating	0	2	2	.	0.0%
<i>Subtotal</i>	<i>3</i>	<i>2</i>	<i>2</i>	<i>-33.3%</i>	<i>0.0%</i>
<b>Total</b>	<b>36</b>	<b>42</b>	<b>27</b>	<b>-25.0%</b>	<b>-35.7%</b>

Complaint Indices

Top 40 Writers

By Market Share

Private Passenger Automobile Insurance Top 40 Writers, by Market Share					
Code	Name	Complaints 2012-2014	Average Annual Premium 2012-2014	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	215	\$668,647,313	21.9%	44
19275	American Family Mutual Insurance Company	212	\$385,447,946	12.6%	76
23388	Shelter Mutual Insurance Company	58	\$163,983,466	5.4%	49
21628	Farmers Insurance Company Inc	125	\$163,846,689	5.4%	105
15512	Automobile Club Inter-insurance Exchange	119	\$153,442,796	5.0%	107
39012	Safeco Insurance Company Of Illinois	95	\$130,034,668	4.3%	101
41491	GEICO Casualty Company	110	\$100,141,840	3.3%	152
24260	Progressive Casualty Insurance Company	85	\$91,428,135	3.0%	128
26859	Farm Bureau Town & Country Ins Co Of MO	51	\$65,175,896	2.1%	108
11851	Progressive Advanced Insurance Company	67	\$63,702,257	2.1%	145
42579	Allied Property & Casualty Insurance Company	20	\$57,245,420	1.9%	48
29688	Allstate Fire & Casualty Insurance Company	32	\$53,230,171	1.7%	83
25143	State Farm Fire & Casualty Company	43	\$52,731,379	1.7%	113
35882	GEICO General Ins Co	53	\$46,025,673	1.5%	159
25941	United Services Automobile Association	16	\$44,056,063	1.4%	50
19283	American Standard Insurance Co of WI	32	\$37,227,273	1.2%	119
27998	Travelers Home & Marine Insurance Company	22	\$35,979,010	1.2%	84
25968	USAA Casualty Insurance Company	19	\$29,368,954	1.0%	89
37834	Progressive Preferred Insurance Company	23	\$27,508,893	0.9%	115
23035	Liberty Mutual Fire Insurance Company	19	\$24,771,859	0.8%	106
29459	Twin City Fire Insurance Company	14	\$21,464,449	0.7%	90
16322	Progressive Direct Insurance Company	9	\$21,113,754	0.7%	59
36447	LM General Insurance Company	18	\$20,909,751	0.7%	119
19232	Allstate Insurance Company	11	\$20,449,572	0.7%	74
42919	Progressive Northwestern Insurance Company	10	\$19,761,045	0.6%	70
22055	GEICO Indemnity Company	15	\$19,179,092	0.6%	108
26093	Nationwide Affinity Insurance Co Of America	4	\$18,282,712	0.6%	30
18600	USAA General Indemnity Company	13	\$18,261,456	0.6%	98
22063	Government Employees Insurance Co	13	\$17,344,985	0.6%	103
30210	Esurance Property & Casualty Insurance Co	20	\$16,896,234	0.6%	163
17230	Allstate Property & Casualty Insurance Company	13	\$16,647,899	0.5%	108
25453	Nationwide Insurance Company Of America	13	\$16,554,740	0.5%	108
25405	Safe Auto Insurance Company	45	\$15,228,233	0.5%	408
10783	Cornerstone National Insurance Company	13	\$15,026,448	0.5%	119
28401	American National Property & Casualty Co	7	\$14,605,844	0.5%	66
13137	Viking Insurance Company Of Wisconsin	21	\$14,304,906	0.5%	203
21008	Country Preferred Insurance Company	9	\$13,224,827	0.4%	94
24279	Progressive Max Insurance Company	11	\$12,753,544	0.4%	119
34789	21st Century Centennial Insurance Company	15	\$12,439,392	0.4%	166
19100	AMCO Insurance Company	7	\$12,292,511	0.4%	79
<b>Top 40 Writers</b>		<b>1,697</b>	<b>\$2,730,737,093</b>	<b>89.3%</b>	<b>.</b>
<b>Total</b>		<b>2,215</b>	<b>\$3,058,281,209</b>	<b>100.0%</b>	<b>.</b>



**Homeowners Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012- 2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	283	\$477,944,123	23.6%	78
19275	American Family Mutual Insurance Company	221	\$289,080,915	14.3%	100
23388	Shelter Mutual Insurance Company	68	\$145,671,880	7.2%	61
26859	Farm Bureau Town & Country Ins Co Of MO	90	\$100,195,637	4.9%	118
24740	Safeco Insurance Company Of America	60	\$90,374,594	4.5%	87
21652	Farmers Insurance Exchange	44	\$77,917,369	3.8%	74
27235	Auto Club Family Insurance Company	78	\$76,789,019	3.8%	133
26093	Nationwide Affinity Insurance Co Of America	32	\$44,308,692	2.2%	95
27998	Travelers Home & Marine Insurance Company	67	\$43,968,207	2.2%	200
25941	United Services Automobile Association	13	\$38,428,593	1.9%	44
42404	Liberty Insurance Corporation	33	\$26,605,473	1.3%	163
17230	Allstate Property & Casualty Insurance Company	29	\$26,213,392	1.3%	145
21687	Mid Century Insurance Company	13	\$25,116,488	1.2%	68
11185	Foremost Insurance Company Grand Rapids MI	16	\$23,587,744	1.2%	89
23035	Liberty Mutual Fire Insurance Company	22	\$20,793,246	1.0%	139
25968	USAA Casualty Insurance Company	5	\$20,149,387	1.0%	33
21660	Fire Insurance Exchange	16	\$20,044,190	1.0%	105
20990	Country Mutual Insurance Company	13	\$17,295,521	0.9%	99
18988	Auto Owners Insurance Company	11	\$17,266,873	0.9%	84
19070	Standard Fire Insurance Company	19	\$16,695,735	0.8%	150
19240	Allstate Indemnity Company	28	\$15,467,267	0.8%	238
15725	Cameron Mutual Insurance Company	8	\$14,663,808	0.7%	72
19232	Allstate Insurance Company	20	\$13,916,054	0.7%	189
28401	American National Property & Casualty Co	17	\$13,203,890	0.7%	169
42986	Standard Guaranty Insurance Company	4	\$11,766,942	0.6%	45
19100	AMCO Insurance Company	5	\$11,479,417	0.6%	57
40371	Columbia Mutual Insurance Company	2	\$11,432,081	0.6%	23
34690	Property & Casualty Insurance Co of Hartford	13	\$11,304,230	0.6%	151
21261	Electric Insurance Company	3	\$11,105,958	0.5%	35
25127	State Auto Property & Casualty Insurance Co	25	\$10,244,344	0.5%	321
20419	Homesite Indemnity Company	30	\$10,151,955	0.5%	388
23787	Nationwide Mutual Insurance Company	1	\$10,073,643	0.5%	13
37907	Allstate Vehicle & Property Insurance Company	10	\$9,549,409	0.5%	138
14400	Lititz Mutual Insurance Company	16	\$9,547,067	0.5%	220
32700	Owners Insurance Company	3	\$9,254,853	0.5%	43
10677	Cincinnati Insurance Company The	3	\$9,112,839	0.4%	43
38652	American Modern Select Insurance Company	11	\$9,010,499	0.4%	160
18600	USAA General Indemnity Company	2	\$8,996,807	0.4%	29
25453	Nationwide Insurance Company Of America	12	\$8,705,387	0.4%	181
21881	National Surety Corporation	1	\$8,249,157	0.4%	16
<b>Top 40 Writers</b>		<b>1,347</b>	<b>\$1,815,682,685</b>	<b>89.5%</b>	<b>.</b>
<b>Total</b>		<b>1,543</b>	<b>\$2,027,658,586</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Company	618	\$1,533,763,646	23.7%	95
79413	United Healthcare Insurance Company	274	\$955,040,853	14.8%	67
81973	Coventry Health & Life Insurance Company	499	\$691,509,923	10.7%	170
47171	Blue Cross & Blue Shield Of Kansas City	182	\$655,903,753	10.1%	65
60054	Aetna Life Insurance Company	43	\$157,335,895	2.4%	64
73288	Humana Insurance Company	87	\$119,318,550	1.8%	171
60040	Cox Health Systems Insurance Company	28	\$109,315,837	1.7%	60
62286	Golden Rule Insurance Company	91	\$106,040,403	1.6%	202
71412	Mutual Of Omaha Insurance Company	27	\$95,407,070	1.5%	67
60380	American Family Life Assurance Co of Col.	23	\$94,794,729	1.5%	57
12575	Silverscript Insurance Company	0	\$85,687,720	1.3%	0
65978	Metropolitan Life Insurance Company	27	\$85,030,673	1.3%	75
69868	United Of Omaha Life Insurance Company	31	\$64,753,342	1.0%	113
64246	Guardian Life Insurance Company Of America	18	\$60,356,868	0.9%	70
62235	Unum Life Insurance Company Of America	14	\$54,374,064	0.8%	61
69477	Time Insurance Company	40	\$50,977,888	0.8%	184
32395	Vision Service Plan Insurance Company	0	\$49,908,024	0.8%	0
67369	CIGNA Health & Life Insurance Company	2	\$49,193,858	0.8%	10
70815	Hartford Life & Accident Insurance Company	12	\$48,181,059	0.7%	59
70025	Genworth Life Insurance Company	36	\$47,163,549	0.7%	179
62308	Connecticut General Life Ins Co	10	\$41,398,160	0.6%	57
67660	Pennsylvania Life Insurance Company	5	\$39,105,169	0.6%	30
25178	State Farm Mutual Automobile Insurance Co	3	\$31,662,452	0.5%	22
61263	Bankers Life & Casualty Company	34	\$31,547,601	0.5%	253
65838	John Hancock Life Insurance Company	10	\$29,390,089	0.5%	80
13935	Federated Mutual Insurance Company	8	\$28,948,206	0.4%	65
28207	Anthem Insurance Companies Inc	1	\$28,873,501	0.4%	8
80802	Sun Life Assurance Company Of Canada	1	\$27,877,575	0.4%	8
69019	Standard Insurance Company	7	\$27,715,150	0.4%	59
61271	Principal Life Insurance Company	23	\$27,004,950	0.4%	200
65498	Life Insurance Company Of North America	14	\$26,298,382	0.4%	125
70408	Union Security Insurance Company	11	\$26,150,013	0.4%	99
65676	Lincoln National Life Insurance Company	12	\$25,469,695	0.4%	111
86231	Transamerica Life Insurance Company	21	\$25,214,474	0.4%	196
77828	Companion Life Insurance Company	10	\$24,821,506	0.4%	95
67091	Northwestern Mutual Life Insurance Company	0	\$24,815,690	0.4%	0
92711	HCC Life Insurance Company	10	\$24,047,536	0.4%	98
68241	Prudential Insurance Company Of America The	13	\$20,671,887	0.3%	148
62952	Equitable Life & Casualty Insurance Company	29	\$20,635,325	0.3%	330
62146	Combined Insurance Co Of America	3	\$20,124,541	0.3%	35
<b>Top 40 Writers</b>		<b>2,277</b>	<b>\$5,665,829,608</b>	<b>87.6%</b>	<b>.</b>
<b>Total</b>		<b>2,751</b>	<b>\$6,468,219,341</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	35	\$47,114,000	19.3%	84
65838	John Hancock Life Insurance Company	10	\$29,304,047	12.0%	39
61263	Bankers Life & Casualty Company	27	\$17,634,313	7.2%	173
65978	Metropolitan Life Insurance Company	10	\$17,366,031	7.1%	65
86231	Transamerica Life Insurance Company	12	\$11,625,504	4.8%	117
69000	Northwestern Long Term Care Insurance Co	1	\$11,287,513	4.6%	10
62235	Unum Life Insurance Company Of America	5	\$11,257,030	4.6%	50
62952	Equitable Life & Casualty Insurance Company	24	\$9,270,908	3.8%	293
20443	Continental Casualty Company	15	\$7,531,440	3.1%	225
71412	Mutual Of Omaha Insurance Company	6	\$7,029,696	2.9%	97
25178	State Farm Mutual Automobile Insurance Co	1	\$6,869,228	2.8%	16
56014	Thrivent Financial For Lutherans	1	\$6,839,435	2.8%	17
68241	Prudential Insurance Company Of America The	5	\$6,179,650	2.5%	92
90611	Allianz Life Insurance Co Of North America	3	\$4,982,309	2.0%	68
66915	New York Life Insurance Company	1	\$4,411,672	1.8%	26
76325	Senior Health Insurance Company of PA	6	\$3,743,992	1.5%	181
65005	Riversource Life Insurance Company	0	\$3,723,562	1.5%	0
71471	Ability Insurance Company	0	\$2,895,288	1.2%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,655,420	1.1%	0
58033	Knights Of Columbus	0	\$2,643,553	1.1%	0
65595	Lincoln Benefit Life Company	0	\$2,554,521	1.0%	0
69868	United Of Omaha Life Insurance Company	1	\$1,748,867	0.7%	65
70408	Union Security Insurance Company	1	\$1,697,716	0.7%	67
65021	Stonebridge Life Insurance Company	2	\$1,610,997	0.7%	141
87726	Metlife Insurance Company USA	2	\$1,531,580	0.6%	148
42129	United Security Assurance Company Of PA	4	\$1,343,774	0.5%	337
69477	Time Insurance Company	1	\$1,118,348	0.5%	101
71714	Berkshire Life Insurance Company Of America	0	\$1,059,437	0.4%	0
64211	Guarantee Trust Life Insurance Company	2	\$1,018,185	0.4%	222
62626	CMFG Life Insurance Company	0	\$951,662	0.4%	0
80578	Physicians Mutual Insurance Company	0	\$932,127	0.4%	0
69515	Medamerica Insurance Company	1	\$921,653	0.4%	123
63479	United Teacher Associates Insurance Company	1	\$839,486	0.3%	135
70319	Washington National Insurance Company	2	\$837,951	0.3%	270
19275	American Family Mutual Insurance Company	0	\$738,844	0.3%	0
69116	State Life Insurance Company	2	\$719,649	0.3%	315
71404	Continental General Insurance Company	0	\$717,374	0.3%	0
60836	American Republic Insurance Company	1	\$680,906	0.3%	166
47171	Blue Cross & Blue Shield Of Kansas City	0	\$655,561	0.3%	0
92916	United American Insurance Company	0	\$597,109	0.2%	0
<b>Top 40 Writers</b>		<b>182</b>	<b>\$236,640,339</b>	<b>96.8%</b>	<b>.</b>
<b>Total</b>		<b>216</b>	<b>\$244,460,371</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79413	United Healthcare Insurance Company	17	\$149,483,670	22.8%	49
78972	Healthy Alliance Life Insurance Company	10	\$94,256,730	14.4%	45
71412	Mutual Of Omaha Insurance Company	13	\$81,702,948	12.5%	68
69868	United Of Omaha Life Insurance Company	26	\$55,620,345	8.5%	200
47171	Blue Cross & Blue Shield Of Kansas City	4	\$38,132,992	5.8%	45
60836	American Republic Insurance Company	1	\$13,857,526	2.1%	31
65021	Stonebridge Life Insurance Company	6	\$11,293,235	1.7%	227
61263	Bankers Life & Casualty Company	5	\$11,183,828	1.7%	191
61859	Christian Fidelity Life Insurance Co	3	\$10,880,483	1.7%	118
25178	State Farm Mutual Automobile Insurance Co	1	\$10,490,819	1.6%	41
67326	Old Surety Life Insurance Company	0	\$9,657,544	1.5%	0
62952	Equitable Life & Casualty Insurance Company	4	\$9,535,350	1.5%	179
68500	Continental Life Ins Co Of Brentwood TN	2	\$8,584,450	1.3%	100
61239	Bankers Fidelity Life Insurance Company	4	\$8,491,265	1.3%	201
12321	American Continental Insurance Company	2	\$8,030,100	1.2%	107
31119	Medico Insurance Company	7	\$8,015,724	1.2%	373
19275	American Family Mutual Insurance Company	2	\$7,970,107	1.2%	107
62065	Colonial Penn Life Insurance Company	2	\$7,781,576	1.2%	110
73288	Humana Insurance Company	10	\$7,715,505	1.2%	554
67679	American Republic Corp Insurance Company	0	\$7,021,448	1.1%	0
70815	Hartford Life & Accident Insurance Company	0	\$6,647,183	1.0%	0
86231	Transamerica Life Insurance Company	3	\$6,017,327	0.9%	213
77399	Sterling Life Insurance Company	7	\$5,802,711	0.9%	516
68349	North American Insurance Company	2	\$5,780,791	0.9%	148
66214	Heartland National Life Insurance Company	1	\$4,990,019	0.8%	86
92916	United American Insurance Company	2	\$4,074,176	0.6%	210
72850	United World Life Insurance Company	0	\$3,941,174	0.6%	0
80578	Physicians Mutual Insurance Company	1	\$3,827,916	0.6%	112
62146	Combined Insurance Co Of America	0	\$3,201,439	0.5%	0
71072	Marquette National Life Insurance Company	3	\$3,013,779	0.5%	426
70319	Washington National Insurance Company	5	\$2,978,130	0.5%	718
56014	Thrivent Financial For Lutherans	0	\$2,925,300	0.4%	0
68462	Reserve National Insurance Company	0	\$2,722,401	0.4%	0
69663	USAA Life Insurance Company	0	\$2,544,108	0.4%	0
62286	Golden Rule Insurance Company	0	\$2,469,666	0.4%	0
70939	Gerber Life Insurance Company	0	\$2,445,332	0.4%	0
65722	Loyal American Life Insurance Company	0	\$2,256,084	0.3%	0
86355	Standard Life & Accident Insurance Company	0	\$2,179,267	0.3%	0
72125	Physicians Life Insurance Company	0	\$1,979,222	0.3%	0
61271	Principal Life Insurance Company	0	\$1,977,523	0.3%	0
<b>Top 40 Writers</b>		<b>143</b>	<b>\$631,479,193</b>	<b>96.5%</b>	<b>.</b>
<b>Total</b>		<b>153</b>	<b>\$654,277,628</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60488	American General Life Insurance Co	70	\$845,806,620	8.6%	74
86231	Transamerica Life Insurance Company	21	\$715,168,851	7.2%	26
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$653,874,377	6.6%	0
68136	Protective Life Insurance Company	12	\$598,679,800	6.1%	18
65056	Jackson National Life Insurance Company	46	\$410,936,276	4.2%	100
65676	Lincoln National Life Insurance Company	17	\$401,688,756	4.1%	38
67466	Pacific Life Insurance Company	4	\$360,793,477	3.7%	10
79227	PRUCO Life Insurance Company	4	\$318,392,943	3.2%	11
67091	Northwestern Mutual Life Insurance Company	9	\$289,002,743	2.9%	28
65978	Metropolitan Life Insurance Company	42	\$285,655,858	2.9%	131
91596	New York Life Insurance & Annuity Corporation	1	\$223,954,263	2.3%	4
68241	Prudential Insurance Company Of America The	42	\$222,486,002	2.3%	168
87726	Metlife Insurance Company USA	7	\$178,854,496	1.8%	35
90611	Allianz Life Insurance Co Of North America	10	\$176,292,646	1.8%	51
69345	Teachers Ins. & Annuity Association Of America	0	\$162,144,764	1.6%	0
68322	Great-West Life & Annuity Insurance Company	1	\$157,034,951	1.6%	6
60895	American United Life Insurance Company	3	\$152,385,355	1.5%	18
69108	State Farm Life Insurance Company	10	\$142,819,453	1.4%	62
56014	Thrivent Financial For Lutherans	1	\$133,398,061	1.3%	7
62944	AXA Equitable Life Insurance Company	10	\$127,666,061	1.3%	70
86509	Voya Retirement Insurance & Annuity Company	3	\$122,441,725	1.2%	22
65935	Massachusetts Mutual Life Insurance Company	3	\$115,153,418	1.2%	23
63312	Great American Life Insurance Company	1	\$109,760,127	1.1%	8
92738	American Equity Investment Life Ins Co	0	\$102,262,672	1.0%	0
65005	Riversource Life Insurance Company	1	\$92,161,211	0.9%	10
66168	Minnesota Life Insurance Company	5	\$88,661,987	0.9%	50
68675	Security Benefit Life Insurance Company	2	\$84,644,854	0.9%	21
61689	Athene Annuity & Life Company	15	\$83,524,813	0.8%	160
65838	John Hancock Life Insurance Company (usa	11	\$78,673,902	0.8%	125
66915	New York Life Insurance Company	29	\$77,130,460	0.8%	335
61271	Principal Life Insurance Company	2	\$75,282,855	0.8%	24
67172	Ohio National Life Insurance Company The	2	\$62,053,177	0.6%	29
70238	Variable Annuity Life Insurance Company	1	\$61,714,524	0.6%	14
63274	Fidelity & Guaranty Life Insurance Company	10	\$58,869,813	0.6%	151
71153	Hartford Life & Annuity Insurance Company	4	\$54,949,363	0.6%	65
62510	Equitrust Life Insurance Company	2	\$52,338,287	0.5%	34
11591	First Berkshire Hathaway Life Insurance Co	0	\$52,157,631	0.5%	0
91642	Forethought Life Insurance Company	3	\$52,104,800	0.5%	51
60399	American Family Life Insurance Company	11	\$48,933,948	0.5%	200
69868	United Of Omaha Life Insurance Company	22	\$45,559,613	0.5%	430
<b>Top 40 Writers</b>		<b>437</b>	<b>\$8,075,414,935</b>	<b>81.7%</b>	<b>.</b>
<b>Total</b>		<b>1,109</b>	<b>\$9,882,203,874</b>	<b>100.0%</b>	<b>.</b>

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)  
by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95315	Good Health HMO Inc	20	\$248,545,047	55.7%	34
95358	HMO Missouri Inc	37	\$99,114,849	22.2%	159
96377	Coventry Health Care Of Missouri Inc	33	\$42,554,888	9.5%	330
95318	Healthcare USA Of Missouri	0	\$15,895,478	3.6%	0
12913	Missouri Care Incorporated	0	\$13,935,795	3.1%	0
95109	Aetna Health Inc	1	\$7,017,004	1.6%	61
95489	Coventry Health Care Of Kansas Inc	7	\$4,635,438	1.0%	642
95530	Cox Health Systems HMO Inc	2	\$4,226,586	0.9%	201
95885	Humana Health Plan Inc	4	\$3,446,946	0.8%	493
95635	CIGNA Healthcare Of St Louis Inc	1	\$2,412,399	0.5%	176
95609	Alliance For Community Health DBA Molina	0	\$2,209,142	0.5%	0
96385	UnitedHealthcare Of The Midwest Inc	0	\$1,196,593	0.3%	0
10753	Blue-advantage Plus Of Kansas City Inc	0	\$1,053,010	0.2%	0
96475	Healthlink HMO Inc	0	\$19,260	0.0%	0
12151	Arcadian Health Plan Inc	0	\$128	0.0%	0
<b>Total</b>		<b>105</b>	<b>\$446,262,563</b>	<b>100.0%</b>	<b>.</b>

Complaint Indices  
Top 40 Writers  
Alpha by Company

**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
34789	21st Century Centennial Insurance Company	15	\$12,439,392	0.4%	166
42579	Allied Property & Casualty Insurance Company	20	\$57,245,420	1.9%	48
29688	Allstate Fire & Casualty Insurance Company	32	\$53,230,171	1.7%	83
19232	Allstate Insurance Company	11	\$20,449,572	0.7%	74
17230	Allstate Property & Casualty Insurance Company	13	\$16,647,899	0.5%	108
19100	AMCO Insurance Company	7	\$12,292,511	0.4%	79
19275	American Family Mutual Insurance Company	212	\$385,447,946	12.6%	76
28401	American National Property & Casualty Co	7	\$14,605,844	0.5%	66
19283	American Standard Insurance Co of WI	32	\$37,227,273	1.2%	119
15512	Automobile Club Inter-insurance Exchange	119	\$153,442,796	5.0%	107
10783	Cornerstone National Insurance Company	13	\$15,026,448	0.5%	119
21008	Country Preferred Insurance Company	9	\$13,224,827	0.4%	94
30210	Esurance Property & Casualty Insurance Company	20	\$16,896,234	0.6%	163
26859	Farm Bureau Town & Country Ins Co Of MO	51	\$65,175,896	2.1%	108
21628	Farmers Insurance Company Inc	125	\$163,846,689	5.4%	105
41491	GEICO Casualty Company	110	\$100,141,840	3.3%	152
35882	GEICO General Ins Co	53	\$46,025,673	1.5%	159
22055	GEICO Indemnity Company	15	\$19,179,092	0.6%	108
22063	Government Employees Insurance Co	13	\$17,344,985	0.6%	103
23035	Liberty Mutual Fire Insurance Company	19	\$24,771,859	0.8%	106
36447	LM General Insurance Company	18	\$20,909,751	0.7%	119
26093	Nationwide Affinity Insurance Co Of America	4	\$18,282,712	0.6%	30
25453	Nationwide Insurance Company Of America	13	\$16,554,740	0.5%	108
11851	Progressive Advanced Insurance Company	67	\$63,702,257	2.1%	145
24260	Progressive Casualty Insurance Company	85	\$91,428,135	3.0%	128
16322	Progressive Direct Insurance Company	9	\$21,113,754	0.7%	59
24279	Progressive Max Insurance Company	11	\$12,753,544	0.4%	119
42919	Progressive Northwestern Insurance Company	10	\$19,761,045	0.6%	70
37834	Progressive Preferred Insurance Company	23	\$27,508,893	0.9%	115
25405	Safe Auto Insurance Company	45	\$15,228,233	0.5%	408
39012	Safeco Insurance Company Of Illinois	95	\$130,034,668	4.3%	101
23388	Shelter Mutual Insurance Company	58	\$163,983,466	5.4%	49
25143	State Farm Fire & Casualty Company	43	\$52,731,379	1.7%	113
25178	State Farm Mutual Automobile Insurance Co	215	\$668,647,313	21.9%	44
27998	Travelers Home & Marine Insurance Company	22	\$35,979,010	1.2%	84
29459	Twin City Fire Insurance Company	14	\$21,464,449	0.7%	90
25941	United Services Automobile Association	16	\$44,056,063	1.4%	50
25968	USAA Casualty Insurance Company	19	\$29,368,954	1.0%	89
18600	USAA General Indemnity Company	13	\$18,261,456	0.6%	98
13137	Viking Insurance Company Of Wisconsin	21	\$14,304,906	0.5%	203
<b>Top 40 Writers</b>		<b>1,697</b>	<b>\$2,730,737,093</b>	<b>89.3%</b>	<b>.</b>
<b>Total</b>		<b>2,215</b>	<b>\$3,058,281,209</b>	<b>100.0%</b>	<b>.</b>



**Homeowners Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
19240	Allstate Indemnity Company	28	\$15,467,267	0.8%	238
19232	Allstate Insurance Company	20	\$13,916,054	0.7%	189
17230	Allstate Property & Casualty Insurance Company	29	\$26,213,392	1.3%	145
37907	Allstate Vehicle & Property Insurance Company	10	\$9,549,409	0.5%	138
19100	AMCO Insurance Company	5	\$11,479,417	0.6%	57
19275	American Family Mutual Insurance Company	221	\$289,080,915	14.3%	100
38652	American Modern Select Insurance Company	11	\$9,010,499	0.4%	160
28401	American National Property & Casualty Co	17	\$13,203,890	0.7%	169
27235	Auto Club Family Insurance Company	78	\$76,789,019	3.8%	133
18988	Auto Owners Insurance Company	11	\$17,266,873	0.9%	84
15725	Cameron Mutual Insurance Company	8	\$14,663,808	0.7%	72
10677	Cincinnati Insurance Company The	3	\$9,112,839	0.4%	43
40371	Columbia Mutual Insurance Company	2	\$11,432,081	0.6%	23
20990	Country Mutual Insurance Company	13	\$17,295,521	0.9%	99
21261	Electric Insurance Company	3	\$11,105,958	0.5%	35
26859	Farm Bureau Town & Country Ins Co Of MO	90	\$100,195,637	4.9%	118
21652	Farmers Insurance Exchange	44	\$77,917,369	3.8%	74
21660	Fire Insurance Exchange	16	\$20,044,190	1.0%	105
11185	Foremost Insurance Company Grand Rapids MI	16	\$23,587,744	1.2%	89
20419	Homesite Indemnity Company	30	\$10,151,955	0.5%	388
42404	Liberty Insurance Corporation	33	\$26,605,473	1.3%	163
23035	Liberty Mutual Fire Insurance Company	22	\$20,793,246	1.0%	139
14400	Lititz Mutual Insurance Company	16	\$9,547,067	0.5%	220
21687	Mid Century Insurance Company	13	\$25,116,488	1.2%	68
21881	National Surety Corporation	1	\$8,249,157	0.4%	16
26093	Nationwide Affinity Insurance Co Of America	32	\$44,308,692	2.2%	95
25453	Nationwide Insurance Company Of America	12	\$8,705,387	0.4%	181
23787	Nationwide Mutual Insurance Company	1	\$10,073,643	0.5%	13
32700	Owners Insurance Company	3	\$9,254,853	0.5%	43
34690	Property & Casualty Insurance Co of Hartford	13	\$11,304,230	0.6%	151
24740	Safeco Insurance Company Of America	60	\$90,374,594	4.5%	87
23388	Shelter Mutual Insurance Company	68	\$145,671,880	7.2%	61
19070	Standard Fire Insurance Company	19	\$16,695,735	0.8%	150
42986	Standard Guaranty Insurance Company	4	\$11,766,942	0.6%	45
25127	State Auto Property & Casualty Insurance Co	25	\$10,244,344	0.5%	321
25143	State Farm Fire & Casualty Company	283	\$477,944,123	23.6%	78
27998	Travelers Home & Marine Insurance Company	67	\$43,968,207	2.2%	200
25941	United Services Automobile Association	13	\$38,428,593	1.9%	44
25968	USAA Casualty Insurance Company	5	\$20,149,387	1.0%	33
18600	USAA General Indemnity Company	2	\$8,996,807	0.4%	29
<b>Top 40 Writers</b>		<b>1,347</b>	<b>\$1,815,682,685</b>	<b>89.5%</b>	<b>.</b>
<b>Total</b>		<b>1,543</b>	<b>\$2,027,658,586</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**

**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	43	\$157,335,895	2.4%	64
60380	American Family Life Assurance Co of Col.	23	\$94,794,729	1.5%	57
28207	Anthem Insurance Companies Inc	1	\$28,873,501	0.4%	8
61263	Bankers Life & Casualty Company	34	\$31,547,601	0.5%	253
47171	Blue Cross & Blue Shield Of Kansas City	182	\$655,903,753	10.1%	65
67369	CIGNA Health & Life Insurance Company	2	\$49,193,858	0.8%	10
62146	Combined Insurance Co Of America	3	\$20,124,541	0.3%	35
77828	Companion Life Insurance Company	10	\$24,821,506	0.4%	95
62308	Connecticut General Life Ins Co	10	\$41,398,160	0.6%	57
81973	Coventry Health & Life Insurance Company	499	\$691,509,923	10.7%	170
60040	Cox Health Systems Insurance Company	28	\$109,315,837	1.7%	60
62952	Equitable Life & Casualty Insurance Company	29	\$20,635,325	0.3%	330
13935	Federated Mutual Insurance Company	8	\$28,948,206	0.4%	65
70025	Genworth Life Insurance Company	36	\$47,163,549	0.7%	179
62286	Golden Rule Insurance Company	91	\$106,040,403	1.6%	202
64246	Guardian Life Insurance Company Of America	18	\$60,356,868	0.9%	70
70815	Hartford Life & Accident Insurance Company	12	\$48,181,059	0.7%	59
92711	HCC Life Insurance Company	10	\$24,047,536	0.4%	98
78972	Healthy Alliance Life Insurance Company	618	\$1,533,763,646	23.7%	95
73288	Humana Insurance Company	87	\$119,318,550	1.8%	171
65838	John Hancock Life Insurance Company	10	\$29,390,089	0.5%	80
65498	Life Insurance Company Of North America	14	\$26,298,382	0.4%	125
65676	Lincoln National Life Insurance Company	12	\$25,469,695	0.4%	111
65978	Metropolitan Life Insurance Company	27	\$85,030,673	1.3%	75
71412	Mutual Of Omaha Insurance Company	27	\$95,407,070	1.5%	67
67091	Northwestern Mutual Life Insurance Company	0	\$24,815,690	0.4%	0
67660	Pennsylvania Life Insurance Company	5	\$39,105,169	0.6%	30
61271	Principal Life Insurance Company	23	\$27,004,950	0.4%	200
68241	Prudential Insurance Company Of America The	13	\$20,671,887	0.3%	148
12575	Silverscript Insurance Company	0	\$85,687,720	1.3%	0
69019	Standard Insurance Company	7	\$27,715,150	0.4%	59
25178	State Farm Mutual Automobile Insurance Co	3	\$31,662,452	0.5%	22
80802	Sun Life Assurance Company Of Canada	1	\$27,877,575	0.4%	8
69477	Time Insurance Company	40	\$50,977,888	0.8%	184
86231	Transamerica Life Insurance Company	21	\$25,214,474	0.4%	196
70408	Union Security Insurance Company	11	\$26,150,013	0.4%	99
79413	United Healthcare Insurance Company	274	\$955,040,853	14.8%	67
69868	United Of Omaha Life Insurance Company	31	\$64,753,342	1.0%	113
62235	Unum Life Insurance Company Of America	14	\$54,374,064	0.8%	61
32395	Vision Service Plan Insurance Company	0	\$49,908,024	0.8%	0
<b>Top 40 Writers</b>		<b>2,277</b>	<b>\$5,665,829,608</b>	<b>87.6%</b>	<b>.</b>
<b>Total</b>		<b>2,751</b>	<b>\$6,468,219,341</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71471	Ability Insurance Company	0	\$2,895,288	1.2%	0
90611	Allianz Life Insurance Co Of North America	3	\$4,982,309	2.0%	68
19275	American Family Mutual Insurance Company	0	\$738,844	0.3%	0
60836	American Republic Insurance Company	1	\$680,906	0.3%	166
61263	Bankers Life & Casualty Company	27	\$17,634,313	7.2%	173
71714	Berkshire Life Insurance Company Of America	0	\$1,059,437	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$655,561	0.3%	0
62626	CMFG Life Insurance Company	0	\$951,662	0.4%	0
20443	Continental Casualty Company	15	\$7,531,440	3.1%	225
71404	Continental General Insurance Company	0	\$717,374	0.3%	0
62952	Equitable Life & Casualty Insurance Company	24	\$9,270,908	3.8%	293
70025	Genworth Life Insurance Company	35	\$47,114,000	19.3%	84
64211	Guarantee Trust Life Insurance Company	2	\$1,018,185	0.4%	222
65838	John Hancock Life Insurance Company	10	\$29,304,047	12.0%	39
58033	Knights Of Columbus	0	\$2,643,553	1.1%	0
65595	Lincoln Benefit Life Company	0	\$2,554,521	1.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,655,420	1.1%	0
69515	Medamerica Insurance Company	1	\$921,653	0.4%	123
87726	MetLife Insurance Company USA	2	\$1,531,580	0.6%	148
65978	Metropolitan Life Insurance Company	10	\$17,366,031	7.1%	65
71412	Mutual Of Omaha Insurance Company	6	\$7,029,696	2.9%	97
66915	New York Life Insurance Company	1	\$4,411,672	1.8%	26
69000	Northwestern Long Term Care Insurance Co	1	\$11,287,513	4.6%	10
80578	Physicians Mutual Insurance Company	0	\$932,127	0.4%	0
68241	Prudential Insurance Company Of America The	5	\$6,179,650	2.5%	92
65005	Riversource Life Insurance Company	0	\$3,723,562	1.5%	0
76325	Senior Health Insurance Company of PA	6	\$3,743,992	1.5%	181
25178	State Farm Mutual Automobile Insurance Co	1	\$6,869,228	2.8%	16
69116	State Life Insurance Company	2	\$719,649	0.3%	315
65021	Stonebridge Life Insurance Company	2	\$1,610,997	0.7%	141
56014	Thrivent Financial For Lutherans	1	\$6,839,435	2.8%	17
69477	Time Insurance Company	1	\$1,118,348	0.5%	101
86231	Transamerica Life Insurance Company	12	\$11,625,504	4.8%	117
70408	Union Security Insurance Company	1	\$1,697,716	0.7%	67
92916	United American Insurance Company	0	\$597,109	0.2%	0
69868	United Of Omaha Life Insurance Company	1	\$1,748,867	0.7%	65
42129	United Security Assurance Company Of PA	4	\$1,343,774	0.5%	337
63479	United Teacher Associates Insurance Company	1	\$839,486	0.3%	135
62235	Unum Life Insurance Company Of America	5	\$11,257,030	4.6%	50
70319	Washington National Insurance Company	2	\$837,951	0.3%	270
<b>Top 40 Writers</b>		<b>182</b>	<b>\$236,640,339</b>	<b>96.8%</b>	<b>.</b>
<b>Total</b>		<b>216</b>	<b>\$244,460,371</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
12321	American Continental Insurance Company	2	\$8,030,100	1.2%	107
19275	American Family Mutual Insurance Company	2	\$7,970,107	1.2%	107
67679	American Republic Corp Insurance Company	0	\$7,021,448	1.1%	0
60836	American Republic Insurance Company	1	\$13,857,526	2.1%	31
61239	Bankers Fidelity Life Insurance Company	4	\$8,491,265	1.3%	201
61263	Bankers Life & Casualty Company	5	\$11,183,828	1.7%	191
47171	Blue Cross & Blue Shield Of Kansas City	4	\$38,132,992	5.8%	45
61859	Christian Fidelity Life Insurance Co	3	\$10,880,483	1.7%	118
62065	Colonial Penn Life Insurance Company	2	\$7,781,576	1.2%	110
62146	Combined Insurance Co Of America	0	\$3,201,439	0.5%	0
68500	Continental Life Ins Co Of Brentwood TN	2	\$8,584,450	1.3%	100
62952	Equitable Life & Casualty Insurance Company	4	\$9,535,350	1.5%	179
70939	Gerber Life Insurance Company	0	\$2,445,332	0.4%	0
62286	Golden Rule Insurance Company	0	\$2,469,666	0.4%	0
70815	Hartford Life & Accident Insurance Company	0	\$6,647,183	1.0%	0
78972	Healthy Alliance Life Insurance Company	10	\$94,256,730	14.4%	45
66214	Heartland National Life Insurance Company	1	\$4,990,019	0.8%	86
73288	Humana Insurance Company	10	\$7,715,505	1.2%	554
65722	Loyal American Life Insurance Company	0	\$2,256,084	0.3%	0
71072	Marquette National Life Insurance Company	3	\$3,013,779	0.5%	426
31119	Medico Insurance Company	7	\$8,015,724	1.2%	373
71412	Mutual Of Omaha Insurance Company	13	\$81,702,948	12.5%	68
68349	North American Insurance Company	2	\$5,780,791	0.9%	148
67326	Old Surety Life Insurance Company	0	\$9,657,544	1.5%	0
72125	Physicians Life Insurance Company	0	\$1,979,222	0.3%	0
80578	Physicians Mutual Insurance Company	1	\$3,827,916	0.6%	112
61271	Principal Life Insurance Company	0	\$1,977,523	0.3%	0
68462	Reserve National Insurance Company	0	\$2,722,401	0.4%	0
86355	Standard Life & Accident Insurance Company	0	\$2,179,267	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,490,819	1.6%	41
77399	Sterling Life Insurance Company	7	\$5,802,711	0.9%	516
65021	Stonebridge Life Insurance Company	6	\$11,293,235	1.7%	227
56014	Thrivent Financial For Lutherans	0	\$2,925,300	0.4%	0
86231	Transamerica Life Insurance Company	3	\$6,017,327	0.9%	213
92916	United American Insurance Company	2	\$4,074,176	0.6%	210
79413	United Healthcare Insurance Company	17	\$149,483,670	22.8%	49
69868	United Of Omaha Life Insurance Company	26	\$55,620,345	8.5%	200
72850	United World Life Insurance Company	0	\$3,941,174	0.6%	0
69663	USAA Life Insurance Company	0	\$2,544,108	0.4%	0
70319	Washington National Insurance Company	5	\$2,978,130	0.5%	718
<b>Top 40 Writers</b>		<b>143</b>	<b>\$631,479,193</b>	<b>96.5%</b>	<b>.</b>
<b>Total</b>		<b>153</b>	<b>\$654,277,628</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	10	\$176,292,646	1.8%	51
92738	American Equity Investment Life Ins Co	0	\$102,262,672	1.0%	0
60399	American Family Life Insurance Company	11	\$48,933,948	0.5%	200
60488	American General Life Insurance Co	70	\$845,806,620	8.6%	74
60895	American United Life Insurance Company	3	\$152,385,355	1.5%	18
61689	Athene Annuity & Life Company	15	\$83,524,813	0.8%	160
62944	AXA Equitable Life Insurance Company	10	\$127,666,061	1.3%	70
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$653,874,377	6.6%	0
62510	Equitrust Life Insurance Company	2	\$52,338,287	0.5%	34
63274	Fidelity & Guaranty Life Insurance Company	10	\$58,869,813	0.6%	151
11591	First Berkshire Hathaway Life Insurance Co	0	\$52,157,631	0.5%	0
91642	Forethought Life Insurance Company	3	\$52,104,800	0.5%	51
63312	Great American Life Insurance Company	1	\$109,760,127	1.1%	8
68322	Great-West Life & Annuity Insurance Company	1	\$157,034,951	1.6%	6
71153	Hartford Life & Annuity Insurance Company	4	\$54,949,363	0.6%	65
65056	Jackson National Life Insurance Company	46	\$410,936,276	4.2%	100
65838	John Hancock Life Insurance Company (usa	11	\$78,673,902	0.8%	125
65676	Lincoln National Life Insurance Company	17	\$401,688,756	4.1%	38
65935	Massachusetts Mutual Life Insurance Company	3	\$115,153,418	1.2%	23
87726	MetLife Insurance Company USA	7	\$178,854,496	1.8%	35
65978	Metropolitan Life Insurance Company	42	\$285,655,858	2.9%	131
66168	Minnesota Life Insurance Company	5	\$88,661,987	0.9%	50
91596	New York Life Insurance & Annuity Corporation	1	\$223,954,263	2.3%	4
66915	New York Life Insurance Company	29	\$77,130,460	0.8%	335
67091	Northwestern Mutual Life Insurance Company	9	\$289,002,743	2.9%	28
67172	Ohio National Life Insurance Company The	2	\$62,053,177	0.6%	29
67466	Pacific Life Insurance Company	4	\$360,793,477	3.7%	10
61271	Principal Life Insurance Company	2	\$75,282,855	0.8%	24
68136	Protective Life Insurance Company	12	\$598,679,800	6.1%	18
79227	PRUCO Life Insurance Company	4	\$318,392,943	3.2%	11
68241	Prudential Insurance Company Of America The	42	\$222,486,002	2.3%	168
65005	Riversource Life Insurance Company	1	\$92,161,211	0.9%	10
68675	Security Benefit Life Insurance Company	2	\$84,644,854	0.9%	21
69108	State Farm Life Insurance Company	10	\$142,819,453	1.4%	62
69345	Teachers Ins & Annuity Association Of America	0	\$162,144,764	1.6%	0
56014	Thrivent Financial For Lutherans	1	\$133,398,061	1.3%	7
86231	Transamerica Life Insurance Company	21	\$715,168,851	7.2%	26
69868	United Of Omaha Life Insurance Company	22	\$45,559,613	0.5%	430
70238	Variable Annuity Life Insurance Company	1	\$61,714,524	0.6%	14
86509	Voya Retirement Insurance & Annuity Company	3	\$122,441,725	1.2%	22
<b>Top 40 Writers</b>		<b>437</b>	<b>\$8,075,414,935</b>	<b>81.7%</b>	<b>.</b>
<b>Total</b>		<b>1,109</b>	<b>\$9,882,203,874</b>	<b>100.0%</b>	<b>.</b>

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95109	Aetna Health Inc	1	\$7,017,004	1.6%	61
95609	Alliance For Community Health DBA Molina	0	\$2,209,142	0.5%	0
12151	Arcadian Health Plan Inc	0	\$128	0.0%	0
10753	Blue-advantage Plus Of Kansas City Inc	0	\$1,053,010	0.2%	0
95635	CIGNA Healthcare Of St Louis Inc	1	\$2,412,399	0.5%	176
95489	Coventry Health Care Of Kansas Inc	7	\$4,635,438	1.0%	642
96377	Coventry Health Care Of Missouri Inc	33	\$42,554,888	9.5%	330
95530	Cox Health Systems HMO Inc	2	\$4,226,586	0.9%	201
95315	Good Health HMO Inc	20	\$248,545,047	55.7%	34
95318	Healthcare USA Of Missouri	0	\$15,895,478	3.6%	0
96475	Healthlink HMO Inc	0	\$19,260	0.0%	0
95358	HMO Missouri Inc	37	\$99,114,849	22.2%	159
95885	Humana Health Plan Inc	4	\$3,446,946	0.8%	493
12913	Missouri Care Incorporated	0	\$13,935,795	3.1%	0
96385	UnitedHealthcare Of The Midwest Inc	0	\$1,196,593	0.3%	0
<b>Total</b>		<b>105</b>	<b>\$446,262,563</b>	<b>100.0%</b>	<b>.</b>

Private Passenger Automobile Insurance

Complaint Indices

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
44725	1st Auto & Casualty Insurance Company	5	\$2,978,294	0.1%	232
34789	21st Century Centennial Insurance Company	15	\$12,439,392	0.4%	166
32220	21st Century North America Insurance Company	0	\$2,609,478	0.1%	0
14184	Acuity A Mutual Insurance Company	2	\$5,589,768	0.2%	49
33898	Aegis Security Insurance Company	0	\$121	0.0%	0
42609	Affirmative Insurance Company	22	\$2,989,528	0.1%	1,016
19402	AIG Property Casualty Company	0	\$1,391,119	0.0%	0
11004	Alfa Specialty Insurance Corporation	14	\$5,409,872	0.2%	357
12188	Alfa Vision Insurance Corporation	39	\$6,137,294	0.2%	877
42579	Allied Property & Casualty Insurance Company	20	\$57,245,420	1.9%	48
41840	Allmerica Financial Benefit Insurance Company	0	\$168	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	32	\$53,230,171	1.7%	83
19240	Allstate Indemnity Company	4	\$4,165,543	0.1%	133
19232	Allstate Insurance Company	11	\$20,449,572	0.7%	74
17230	Allstate Property & Casualty Insurance Company	13	\$16,647,899	0.5%	108
38156	Alpha Property & Casualty Insurance Co	5	\$1,695,990	0.1%	407
19100	AMCO Insurance Company	7	\$12,292,511	0.4%	79
21849	American Automobile Insurance Company	0	\$8	0.0%	0
10111	American Bankers Insurance Company Of FL	0	\$1,390,756	0.0%	0
23450	American Family Home Insurance Company	1	\$2,567	0.0%	9,999
19275	American Family Mutual Insurance Company	212	\$385,447,946	12.6%	76
24066	American Fire & Casualty Company	0	\$48,507	0.0%	0
43494	American Hallmark Insurance Company Of TX	0	\$10,274	0.0%	0
23469	American Modern Home Insurance Co	1	\$550,646	0.0%	251
38652	American Modern Select Insurance Company	0	\$120,834	0.0%	0
39942	American National General Insurance Company	3	\$599,117	0.0%	691
28401	American National Property & Casualty Co	7	\$14,605,844	0.5%	66
19615	American Reliable Insurance Company	0	\$61,516	0.0%	0
42978	American Security Insurance Company	0	\$23,662	0.0%	0
42897	American Service Insurance Company	0	\$166	0.0%	0
19283	American Standard Insurance Co of WI	32	\$37,227,273	1.2%	119
19976	AMICA Mutual Insurance Company	3	\$3,655,722	0.1%	113
41459	Armed Forces Insurance Exchange	0	\$54,794	0.0%	0
11558	Assuranceamerica Insurance Company	9	\$2,377,718	0.1%	523
27154	Atlantic Specialty Insurance Company	0	\$5	0.0%	0
27235	Auto Club Family Insurance Company	3	\$350,886	0.0%	1,180
18988	Auto Owners Insurance Company	4	\$6,328,648	0.2%	87
15512	Automobile Club Inter-insurance Exchange	119	\$153,442,796	5.0%	107
18279	Bankers Standard Insurance Company	0	\$1,721,003	0.1%	0



**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
41394	Benchmark Insurance Company	5	\$1,234,942	0.0%	559
19658	Bristol West Insurance Company	4	\$11,653,717	0.4%	47
35955	California Casualty General Insurance Company	2	\$3,165,222	0.1%	87
15725	Cameron Mutual Insurance Company	17	\$10,792,677	0.4%	217
42498	Cameron National Insurance Company	8	\$8,007,239	0.3%	138
37524	Charter Indemnity Company	1	\$97,711	0.0%	1,413
10052	Chubb National Insurance Company	2	\$1,141,730	0.0%	242
10677	Cincinnati Insurance Company The	2	\$5,942,567	0.2%	46
31534	Citizens Insurance Company Of America	0	\$595	0.0%	0
40371	Columbia Mutual Insurance Company	8	\$11,164,693	0.4%	99
12157	Companion Property & Casualty Insurance Co	0	\$54,097	0.0%	0
10204	Consumers Insurance USA Inc	5	\$2,569,369	0.1%	269
10783	Cornerstone National Insurance Company	13	\$15,026,448	0.5%	119
20982	Country Casualty Insurance Company	1	\$377,285	0.0%	366
20990	Country Mutual Insurance Company	9	\$5,322,362	0.2%	233
21008	Country Preferred Insurance Company	9	\$13,224,827	0.4%	94
21164	Dairyland Insurance Company	6	\$2,392,947	0.1%	346
42587	Depositors Insurance Company	2	\$57,849	0.0%	4,773
42781	Direct General Insurance Company	25	\$4,617,071	0.2%	748
40649	Economy Premier Assurance Company	0	\$1,011,807	0.0%	0
21261	Electric Insurance Company	5	\$10,682,721	0.3%	65
21407	Emcasco Insurance Company	2	\$921,289	0.0%	300
21415	Employers Mutual Casualty Company	1	\$397,777	0.0%	347
15130	Encompass Indemnity Company	2	\$2,199,377	0.1%	126
10071	Encompass Insurance Company Of America	0	\$184,074	0.0%	0
28746	Equity Insurance Company	11	\$2,893,773	0.1%	525
37915	Essentia Insurance Company	0	\$2,663,710	0.1%	0
25712	Esurance Insurance Company	4	\$3,979,916	0.1%	139
30210	Esurance Property & Casualty Insurance Company	20	\$16,896,234	0.6%	163
31925	Falls Lake National Insurance Company	0	\$23	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	51	\$65,175,896	2.1%	108
19194	Farmers Alliance Mutual Insurance Company	0	\$10	0.0%	0
21628	Farmers Insurance Company Inc	125	\$163,846,689	5.4%	105
13897	Farmers Mutual Hail Insurance Company Of IA	1	\$326,026	0.0%	423
20281	Federal Insurance Company	0	\$523,024	0.0%	0
19852	Financial Indemnity Company	1	\$348,369	0.0%	396
21873	Firemans Fund Insurance Company	1	\$3,118,218	0.1%	44
10336	First Acceptance Insurance Company Inc	30	\$4,171,707	0.1%	993
29980	First Colonial Insurance Company	0	\$123,878	0.0%	0

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
33588	First Liberty Insurance Corp The	1	\$1,603,429	0.1%	86
11185	Foremost Insurance Company Grand Rapids MI	2	\$4,534,720	0.1%	61
11800	Foremost Property & Casualty Insurance Co	0	\$168,054	0.0%	0
21253	Garrison Property & Casualty Insurance Co	7	\$9,474,626	0.3%	102
41491	GEICO Casualty Company	110	\$100,141,840	3.3%	152
35882	GEICO General Ins Co	53	\$46,025,673	1.5%	159
22055	GEICO Indemnity Company	15	\$19,179,092	0.6%	108
22063	Government Employees Insurance Co	13	\$17,344,985	0.6%	103
20303	Great Northern Insurance Company	0	\$873,729	0.0%	0
14117	Grinnell Mutual Reinsurance Company	3	\$2,552,060	0.1%	162
16144	Grinnell Select Insurance Company	2	\$6,161,317	0.2%	45
42331	Guideone America Insurance Company	0	\$456,524	0.0%	0
42803	Guideone Elite Insurance Company	0	\$173,150	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$2,366,160	0.1%	0
14559	Guideone Specialty Mutual Insurance Company	0	\$1,418	0.0%	0
34037	Hallmark Insurance Company	5	\$561,472	0.0%	1,230
19530	Hallmark National Insurance Company	0	\$23,163	0.0%	0
22292	Hanover Insurance Company The	0	\$4,769	0.0%	0
22357	Hartford Accident & Indemnity Co	1	\$161,906	0.0%	853
29424	Hartford Casualty Insurance Co	0	\$412,648	0.0%	0
19682	Hartford Fire Insurance Company	0	\$189,550	0.0%	0
37478	Hartford Insurance Company Of Midwest The	3	\$1,475,101	0.0%	281
30104	Hartford Underwriters Insurance Company	4	\$7,926,333	0.3%	70
31550	Haulers Insurance Company Inc	6	\$3,671,396	0.1%	226
22578	Horace Mann Insurance Company	3	\$2,069,288	0.1%	200
22756	Horace Mann Property & Casualty Ins Co	0	\$1,679,796	0.1%	0
29068	IDS Property Casualty Insurance Company	5	\$4,774,431	0.2%	145
39497	Infinity Assurance Insurance Company	0	\$17	0.0%	0
10061	Infinity Indemnity Insurance Company	1	\$-124	- 0.0%	9,999
22268	Infinity Insurance Company	0	\$139,278	0.0%	0
10922	Insuremax Insurance Company	6	\$1,707,646	0.1%	485
22780	Integon General Insurance Corporation	0	\$5,911	0.0%	0
22772	Integon Indemnity Corporation	0	\$2,191	0.0%	0
29742	Integon National Insurance Company	0	\$10,307	0.0%	0
23647	Ironshore Indemnity Inc	0	\$377,301	0.0%	0
10914	Kemper Independence Insurance Company	2	\$320,919	0.0%	860
42404	Liberty Insurance Corporation	1	\$78,307	0.0%	1,763
23035	Liberty Mutual Fire Insurance Company	19	\$24,771,859	0.8%	106
36447	LM General Insurance Company	18	\$20,909,751	0.7%	119

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
33600	LM Insurance Corporation	0	\$1,660,160	0.1%	0
10051	Lyndon Southern Insurance Company	0	\$176,150	0.0%	0
14443	Madison Mutual Insurance Company	0	\$337,512	0.0%	0
28932	Markel American Insurance Company	0	\$141,834	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$2,001	0.0%	0
33650	Mendota Insurance Company	7	\$900,365	0.0%	1,073
31968	Merastar Insurance Company	1	\$93,902	0.0%	1,470
23353	Meridian Security Insurance Company	7	\$11,690,424	0.4%	83
40169	Metropolitan Casualty Insurance Company	1	\$166,743	0.0%	828
25321	Metropolitan Direct Property & Casualty Insurance	2	\$493,797	0.0%	559
39950	Metropolitan General Insurance Company	0	\$54,610	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	1	\$5,031,917	0.2%	27
26298	Metropolitan Property & Casualty Insurance Co	3	\$3,232,203	0.1%	128
38660	MIC General Insurance Corporation	0	\$234,201	0.0%	0
21687	Mid Century Insurance Company	4	\$674,826	0.0%	818
23515	Midwestern Indemnity Company The	2	\$411,699	0.0%	671
40185	Millers Classified Insurance Company- <i>Suspended-</i>	0	\$384,697	0.0%	0
14583	Millers First Insurance Company- <i>Suspended-</i>	2	.	.	.
42447	National General Assurance Company	0	\$286,228	0.0%	0
23728	National General Insurance Company	4	\$3,246,570	0.1%	170
11044	National General Insurance Online Inc	10	\$3,183,660	0.1%	434
32620	National Interstate Insurance Company	1	\$133,390	0.0%	1,035
21881	National Surety Corporation	0	\$1,168,186	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	4	\$18,282,712	0.6%	30
25453	Nationwide Insurance Company Of America	13	\$16,554,740	0.5%	108
23787	Nationwide Mutual Insurance Company	1	\$3,183	0.0%	9,999
12130	New South Insurance Company	3	\$669,970	0.0%	618
24074	Ohio Casualty Insurance Company	0	\$4,841	0.0%	0
34940	Omni Indemnity Company	6	\$1,527,767	0.0%	542
39098	Omni Insurance Company	1	\$24,546	0.0%	5,625
32700	Owners Insurance Company	7	\$11,174,810	0.4%	86
20346	Pacific Indemnity Company	0	\$293,751	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$12,243	0.0%	0
37648	Permanent General Assurance Corporation	14	\$5,400,366	0.2%	358
13714	Pharmacists Mutual Insurance Company	0	\$487,741	0.0%	0
18058	Philadelphia Indemnity Insurance Company	3	\$810,696	0.0%	511
25704	Pride National Insurance Company- <i>Suspended-</i>	11	\$56,799	0.0%	9,999
12873	Privilege Underwriters Reciprocal Exchange	0	\$866,105	0.0%	0
11851	Progressive Advanced Insurance Company	67	\$63,702,257	2.1%	145

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
24260	Progressive Casualty Insurance Company	85	\$91,428,135	3.0%	128
42994	Progressive Classic Insurance Company	0	\$18	0.0%	0
16322	Progressive Direct Insurance Company	9	\$21,113,754	0.7%	59
24279	Progressive Max Insurance Company	11	\$12,753,544	0.4%	119
42919	Progressive Northwestern Insurance Company	10	\$19,761,045	0.6%	70
37834	Progressive Preferred Insurance Company	23	\$27,508,893	0.9%	115
34690	Property & Casualty Insurance Co of Hartford	6	\$6,605,307	0.2%	125
43044	Response Insurance Company	1	\$201,057	0.0%	687
26050	Response Worldwide Insurance Company	1	\$61,053	0.0%	2,261
13056	RLI Insurance Company	0	\$151,489	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$107,242	0.0%	0
25405	Safe Auto Insurance Company	45	\$15,228,233	0.5%	408
24740	Safeco Insurance Company Of America	4	\$16,423	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	95	\$130,034,668	4.3%	101
40460	Sagamore Insurance Company	5	\$745,734	0.0%	926
22543	Secura Insurance A Mutual Company	0	\$44,549	0.0%	0
10239	Secura Supreme Insurance Company	3	\$1,813,674	0.1%	228
11000	Sentinel Insurance Company Ltd	1	\$458,154	0.0%	301
24988	Sentry Insurance A Mutual Company	4	\$2,499,178	0.1%	221
23361	Shelter General Insurance Company	2	\$1,634,665	0.1%	169
23388	Shelter Mutual Insurance Company	58	\$163,983,466	5.4%	49
19070	Standard Fire Insurance Company	1	\$7,397,777	0.2%	19
42986	Standard Guaranty Insurance Company	0	\$284,557	0.0%	0
25127	State Auto Property & Casualty Insurance Co	7	\$1,684,389	0.1%	574
25143	State Farm Fire & Casualty Company	43	\$52,731,379	1.7%	113
25178	State Farm Mutual Automobile Insurance Co	215	\$668,647,313	21.9%	44
25180	Stillwater Insurance Company	0	\$871,591	0.0%	0
22683	Teachers Insurance Company	0	\$302,392	0.0%	0
18031	Topa Insurance Company	0	\$704,076	0.0%	0
42749	Traders Insurance Company	33	\$9,591,409	0.3%	475
27998	Travelers Home & Marine Insurance Company	22	\$35,979,010	1.2%	84
36161	Travelers Property Casualty Insurance Company	0	\$2,078,224	0.1%	0
41106	Triumphe Casualty Company	0	\$70,202	0.0%	0
27120	Trumbull Insurance Company	1	\$12,009,846	0.4%	11
29459	Twin City Fire Insurance Company	14	\$21,464,449	0.7%	90
13021	United Fire & Casualty Company	1	\$1,274,827	0.0%	108
17647	United Home Insurance Company	0	\$4,313,790	0.1%	0
25941	United Services Automobile Association	16	\$44,056,063	1.4%	50
10915	Unitrin Direct Property & Casualty Company	0	\$563,086	0.0%	0

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25909	Unitrin Preferred Insurance Company	2	\$1,664,640	0.1%	166
25968	USAA Casualty Insurance Company	19	\$29,368,954	1.0%	89
18600	USAA General Indemnity Company	13	\$18,261,456	0.6%	98
10644	Victoria Automobile Insurance Company	2	\$1,770,992	0.1%	156
20397	Vigilant Insurance Company	0	\$503,381	0.0%	0
13137	Viking Insurance Company Of Wisconsin	21	\$14,304,906	0.5%	203
26085	Warner Insurance Company	6	\$531,600	0.0%	1,558
44393	West American Insurance Company	0	\$243,166	0.0%	0
13250	Workmens Auto Insurance Company	4	\$605,223	0.0%	913
26220	Yosemite Insurance Company	0	\$94,264	0.0%	0
27090	Young America Insurance Company	21	\$5,249,680	0.2%	552
<b>Total</b>		<b>2,215</b>	<b>\$3,058,281,209</b>	<b>100.0%</b>	<b>.</b>

Homeowners

Complaint Indices

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2012-2014	Average Annual Premium 2012-2014	Average Market Share	Complaint Index
14184	Acuity A Mutual Insurance Company	4	\$6,136,723	0.3%	86
33898	Aegis Security Insurance Company	0	\$69,386	0.0%	0
10014	Affiliated FM Insurance Company	0	\$29,715	0.0%	0
42757	Agri General Insurance Company	0	\$3	0.0%	0
19402	AIG Property Casualty Company	0	\$3,247,026	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$1,750,836	0.1%	0
42579	Allied Property & Casualty Insurance Company	6	\$6,815,244	0.3%	116
19240	Allstate Indemnity Company	28	\$15,467,267	0.8%	238
19232	Allstate Insurance Company	20	\$13,916,054	0.7%	189
17230	Allstate Property & Casualty Insurance Company	29	\$26,213,392	1.3%	145
37907	Allstate Vehicle & Property Insurance Company	10	\$9,549,409	0.5%	138
19100	AMCO Insurance Company	5	\$11,479,417	0.6%	57
10103	American Agricultural Insurance Co	0	\$16,468	0.0%	0
21849	American Automobile Insurance Company	2	\$5,558,608	0.3%	47
10111	American Bankers Insurance Company Of FL	12	\$4,476,847	0.2%	352
19690	American Economy Insurance Company	0	\$1,624,675	0.1%	0
23450	American Family Home Insurance Company	1	\$1,942,982	0.1%	68
19275	American Family Mutual Insurance Company	221	\$289,080,915	14.3%	100
24066	American Fire & Casualty Company	0	\$174,307	0.0%	0
43494	American Hallmark Insurance Company Of TX	12	\$606,011	0.0%	2,602
19380	American Home Assurance Company	0	\$495,883	0.0%	0
21857	American Insurance Company The	0	\$2,451,810	0.1%	0
23469	American Modern Home Insurance Co	5	\$4,842,080	0.2%	136
38652	American Modern Select Insurance Company	11	\$9,010,499	0.4%	160
39942	American National General Insurance Company	0	\$382,206	0.0%	0
28401	American National Property & Casualty Co	17	\$13,203,890	0.7%	169
19615	American Reliable Insurance Company	2	\$641,221	0.0%	410
42978	American Security Insurance Company	1	\$7,192,256	0.4%	18
41998	American Southern Home Insurance Company	0	\$111,290	0.0%	0
19704	American States Insurance Company	0	\$1,242,563	0.1%	0
19488	Amerisure Insurance Company	0	\$20,329	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$35,568	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$2,643	0.0%	0
19976	AMICA Mutual Insurance Company	5	\$4,045,772	0.2%	162
15954	Amtrust Insurance Company Of Kansas Inc	0	\$61	0.0%	0
11853	Anchor Specialty Insurance Company	0	\$67,950	0.0%	0
11150	Arch Insurance Company	0	\$44,444	0.0%	0
41459	Armed Forces Insurance Exchange	1	\$1,587,437	0.1%	83
21865	Associated Indemnity Corporation	0	\$180,739	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2012-2014	Average Annual Premium 2012-2014	Average Market Share	Complaint Index
27154	Atlantic Specialty Insurance Company	0	\$25,560	0.0%	0
13412	Austin Mutual Insurance Company	0	\$206,266	0.0%	0
27235	Auto Club Family Insurance Company	78	\$76,789,019	3.8%	133
18988	Auto Owners Insurance Company	11	\$17,266,873	0.9%	84
19062	Automobile Ins Co Of Hartford CT	9	\$3,613,746	0.2%	327
33022	AXA Insurance Company	0	\$326,005	0.0%	0
24813	Balboa Insurance Company	1	\$107,861	0.0%	1,218
18279	Bankers Standard Insurance Company	0	\$3,583,753	0.2%	0
20044	Berkshire Hathaway Homestate Insurance Co	0	\$47,713	0.0%	0
35955	California Casualty General Insurance Company	3	\$1,676,749	0.1%	235
15725	Cameron Mutual Insurance Company	8	\$14,663,808	0.7%	72
25615	Charter Oak Fire Insurance Co The	0	\$478,385	0.0%	0
10052	Chubb National Insurance Company	0	\$2,542,659	0.1%	0
10677	Cincinnati Insurance Company The	3	\$9,112,839	0.4%	43
31534	Citizens Insurance Company Of America	0	\$6,425	0.0%	0
10315	Civic Property & Casualty Co	0	\$197,769	0.0%	0
40371	Columbia Mutual Insurance Company	2	\$11,432,081	0.6%	23
19640	Columbia National Insurance Company	4	\$3,234,742	0.2%	162
12157	Companion Property & Casualty Insurance Co	0	\$29,222	0.0%	0
10204	Consumers Insurance USA Inc	0	\$253,138	0.0%	0
20990	Country Mutual Insurance Company	13	\$17,295,521	0.9%	99
42587	Depositors Insurance Company	1	\$202,766	0.0%	648
33499	Dorinco Reinsurance Company	0	\$223,119	0.0%	0
40649	Economy Premier Assurance Company	1	\$2,786,458	0.1%	47
21261	Electric Insurance Company	3	\$11,105,958	0.5%	35
21407	Emcasco Insurance Company	2	\$716,250	0.0%	367
21326	Empire Fire & Marine Insurance Co	0	\$164,059	0.0%	0
21458	Employers Insurance Company Of Wausau	0	\$65,344	0.0%	0
21415	Employers Mutual Casualty Company	0	\$197,461	0.0%	0
15130	Encompass Indemnity Company	0	\$2,486,251	0.1%	0
10071	Encompass Insurance Company Of America	0	\$271,233	0.0%	0
25712	Esurance Insurance Company	0	\$298,442	0.0%	0
30210	Esurance Property & Casualty Insurance Company	0	\$282,573	0.0%	0
10318	Exact Property & Casualty	0	\$3,619	0.0%	0
12345	Farm Bureau New Horizons Ins Co Of MS	7	\$3,686,540	0.2%	250
26859	Farm Bureau Town & Country Ins Co Of MO	90	\$100,195,637	4.9%	118
21652	Farmers Insurance Exchange	44	\$77,917,369	3.8%	74
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$442	0.0%	0
10178	FCCI Insurance Company	0	\$250,496	0.0%	0



# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2012-2014	Average Annual Premium 2012-2014	Average Market Share	Complaint Index
20281	Federal Insurance Company	0	\$1,395,446	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$583,490	0.0%	0
39306	Fidelity & Deposit Company Maryland	0	\$29,186	0.0%	0
21660	Fire Insurance Exchange	16	\$20,044,190	1.0%	105
21873	Firemans Fund Insurance Company	0	\$2,155,738	0.1%	0
10336	First Acceptance Insurance Company Inc	0	\$14,686	0.0%	0
37710	First American Property & Casualty Insurance Co	0	\$226,567	0.0%	0
11177	First Financial Insurance Company	0	\$10	0.0%	0
24724	First National Insurance Company Of America	0	\$106,878	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	16	\$23,587,744	1.2%	89
11800	Foremost Property & Casualty Insurance Co	6	\$2,532,065	0.1%	311
21253	Garrison Property & Casualty Insurance Co	1	\$3,379,181	0.2%	39
24732	General Insurance Company Of America	0	\$71,607	0.0%	0
11231	Generali U S Branch	0	\$240,801	0.0%	0
23809	Granite State Insurance Company	0	\$1,321,473	0.1%	0
26832	Great American Alliance Insurance Company	0	\$12,404	0.0%	0
26344	Great American Assurance Company	0	\$63,763	0.0%	0
16691	Great American Insurance Company	0	\$55,912	0.0%	0
22136	Great American Insurance Company Of NY	0	\$32,858	0.0%	0
20303	Great Northern Insurance Company	0	\$6,912,743	0.3%	0
14117	Grinnell Mutual Reinsurance Company	0	\$69,794	0.0%	0
42331	Guideone America Insurance Company	0	\$104,008	0.0%	0
15032	Guideone Mutual Insurance Company	2	\$2,313,895	0.1%	114
14559	Guideone Specialty Mutual Insurance Company	0	\$550,622	0.0%	0
22292	Hanover Insurance Company The	0	\$4,141	0.0%	0
23582	Harleysville Insurance Company	0	\$49,206	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$72,704	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$688,202	0.0%	0
19682	Hartford Fire Insurance Company	0	\$260,855	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$3,494,717	0.2%	0
30104	Hartford Underwriters Insurance Company	7	\$5,919,746	0.3%	155
31550	Haulers Insurance Company Inc	0	\$303,894	0.0%	0
10200	Hiscox Insurance Company Inc	0	\$10,364	0.0%	0
20419	Homesite Indemnity Company	30	\$10,151,955	0.5%	388
22578	Horace Mann Insurance Company	1	\$460,020	0.0%	286
29068	IDS Property Casualty Insurance Company	9	\$5,344,743	0.3%	221
23817	Illinois National Insurance Company	0	\$3,393	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$4,091,238	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$38,279	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2012-2014	Average Annual Premium 2012-2014	Average Market Share	Complaint Index
19429	Insurance Company Of The State Of PA	0	\$797,633	0.0%	0
10914	Kemper Independence Insurance Company	1	\$544,050	0.0%	242
42404	Liberty Insurance Corporation	33	\$26,605,473	1.3%	163
23035	Liberty Mutual Fire Insurance Company	22	\$20,793,246	1.0%	139
14400	Lititz Mutual Insurance Company	16	\$9,547,067	0.5%	220
33600	LM Insurance Corporation	2	\$4,019,581	0.2%	65
23108	Lumbermens Underwriting Alliance	0	\$263,869	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$8,192	0.0%	0
14443	Madison Mutual Insurance Company	0	\$513,432	0.0%	0
28932	Markel American Insurance Company	0	\$74,346	0.0%	0
38970	Markel Insurance Company	0	\$229,917	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$13,264	0.0%	0
31968	Merastar Insurance Company	0	\$33,510	0.0%	0
24821	Meritplan Insurance Company	5	\$1,360,747	0.1%	483
34339	Metropolitan Group Property & Casualty Ins Co	0	\$2,048,541	0.1%	0
26298	Metropolitan Property & Casualty Insurance Co	6	\$6,073,803	0.3%	130
21687	Mid Century Insurance Company	13	\$25,116,488	1.2%	68
23515	Midwestern Indemnity Company The	1	\$336,659	0.0%	390
40185	Millers Classified Insurance Company- <i>Suspended</i>	2	\$210,958	0.0%	1,246
14583	Millers First Insurance Company- <i>Suspended</i>	3	.	.	.
23655	Modern Service Insurance Company	0	\$79,598	0.0%	0
11878	Mutualaid Exchange	2	\$2,655,576	0.1%	99
23663	National American Insurance Company	0	\$242	0.0%	0
11991	National Casualty Company	0	\$253,239	0.0%	0
16217	National Farmers Union Property & Casualty Co	0	\$1,080	0.0%	0
15474	National Lloyds Insurance Company	1	\$1,208,488	0.1%	109
21881	National Surety Corporation	1	\$8,249,157	0.4%	16
20141	National Trust Insurance Company	0	\$117,579	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$62,231	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	32	\$44,308,692	2.2%	95
28223	Nationwide Agribusiness Insurance Company	0	\$3,840,110	0.2%	0
25453	Nationwide Insurance Company Of America	12	\$8,705,387	0.4%	181
23787	Nationwide Mutual Insurance Company	1	\$10,073,643	0.5%	13
10317	Neighborhood Spirit Property & Casualty Co	0	\$12,460	0.0%	0
23841	New Hampshire Insurance Company	1	\$24,245	0.0%	5,420
27987	Northfield Insurance Company	0	\$840	0.0%	0
24015	Northland Insurance Company	0	\$5,160	0.0%	0
34630	Oak River Insurance Company	0	\$1,216,881	0.1%	0
23248	Occidental Fire & Casualty Company Of NC	0	\$15,252	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2012-2014	Average Annual Premium 2012-2014	Average Market Share	Complaint Index
24074	Ohio Casualty Insurance Company	0	\$135,274	0.0%	0
36625	Old Reliable Casualty Company	12	\$2,501,186	0.1%	630
32700	Owners Insurance Company	3	\$9,254,853	0.5%	43
20346	Pacific Indemnity Company	1	\$1,895,992	0.1%	69
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$721,535	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$462	0.0%	0
13714	Pharmacists Mutual Insurance Company	1	\$471,495	0.0%	279
18058	Philadelphia Indemnity Insurance Company	1	\$12,691	0.0%	9,999
30945	Plaza Insurance Company	0	\$449,349	0.0%	0
37257	Praetorian Insurance Company	1	\$312,034	0.0%	421
12873	Privilege Underwriters Reciprocal Exchange	0	\$1,645,312	0.1%	0
24260	Progressive Casualty Insurance Company	6	\$3,997,287	0.2%	197
37834	Progressive Preferred Insurance Company	5	\$1,639,141	0.1%	401
34690	Property & Casualty Insurance Co of Hartford	13	\$11,304,230	0.6%	151
39217	QBE Insurance Corporation	2	\$1,980,290	0.1%	133
36684	Riverport Insurance Company	0	\$92,567	0.0%	0
13056	RLI Insurance Company	0	\$925	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$100,651	0.0%	0
22314	RSUI Indemnity Company	0	\$2,024,086	0.1%	0
39039	Rural Community Insurance Company	0	\$1,361,330	0.1%	0
24740	Safeco Insurance Company Of America	60	\$90,374,594	4.5%	87
16551	Savers Property & Casualty Insurance Company	0	\$6,151	0.0%	0
15580	Scottsdale Indemnity Company	0	\$28,135	0.0%	0
22543	Secura Insurance A Mutual Company	0	\$229,525	0.0%	0
10239	Secura Supreme Insurance Company	1	\$1,471,928	0.1%	89
10936	Seneca Insurance Company Inc	0	\$13,174	0.0%	0
11000	Sentinel Insurance Company Ltd	4	\$3,722,948	0.2%	141
24988	Sentry Insurance A Mutual Company	4	\$2,687,747	0.1%	196
23361	Shelter General Insurance Company	0	\$372,359	0.0%	0
23388	Shelter Mutual Insurance Company	68	\$145,671,880	7.2%	61
19216	Southern Insurance Company	0	\$7,560	0.0%	0
20613	Sparta Insurance Company	0	\$47	0.0%	0
19070	Standard Fire Insurance Company	19	\$16,695,735	0.8%	150
42986	Standard Guaranty Insurance Company	4	\$11,766,942	0.6%	45
40045	Starnet Insurance Company	0	\$12,037	0.0%	0
25127	State Auto Property & Casualty Insurance Co	25	\$10,244,344	0.5%	321
25135	State Automobile Mutual Insurance Company	2	\$1,889,119	0.1%	139
25143	State Farm Fire & Casualty Company	283	\$477,944,123	23.6%	78
25151	State Farm General Insurance Company	0	\$1	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2012-2014	Average Annual Premium 2012-2014	Average Market Share	Complaint Index
25180	Stillwater Insurance Company	11	\$3,061,325	0.2%	472
12866	T H E Insurance Company	0	\$16,412	0.0%	0
22683	Teachers Insurance Company	4	\$2,534,836	0.1%	207
10945	Tokio Marine America Insurance Company	0	\$158,773	0.0%	0
44300	Tower Insurance Company Of New York	0	\$640	0.0%	0
43702	Tower National Insurance Company	0	\$33	0.0%	0
27998	Travelers Home & Marine Insurance Company	67	\$43,968,207	2.2%	200
25658	Travelers Indemnity Company	0	\$508,913	0.0%	0
25666	Travelers Indemnity Company Of America	0	\$1,451,034	0.1%	0
25682	Travelers Indemnity Company Of Connecticut	0	\$167,077	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$1,378,714	0.1%	0
27120	Trumbull Insurance Company	2	\$4,434,073	0.2%	59
29459	Twin City Fire Insurance Company	1	\$1,925,903	0.1%	68
21423	Union Insurance Company Of Providence	0	\$1,270,309	0.1%	0
13021	United Fire & Casualty Company	3	\$1,836,285	0.1%	215
17647	United Home Insurance Company	1	\$3,308,408	0.2%	40
25941	United Services Automobile Association	13	\$38,428,593	1.9%	44
25895	United States Liability Insurance Company	0	\$704,101	0.0%	0
10915	Unitrin Direct Property & Casualty Company	1	\$224,041	0.0%	587
25909	Unitrin Preferred Insurance Company	4	\$1,666,464	0.1%	315
25968	USAA Casualty Insurance Company	5	\$20,149,387	1.0%	33
18600	USAA General Indemnity Company	2	\$8,996,807	0.4%	29
20397	Vigilant Insurance Company	0	\$2,037,407	0.1%	0
25011	Wesco Insurance Company	0	\$20,824	0.0%	0
44393	West American Insurance Company	0	\$335,561	0.0%	0
10030	Westchester Fire Insurance Company	0	\$2,012,759	0.1%	0
24112	Westfield Insurance Company	0	\$287,542	0.0%	0
26220	Yosemite Insurance Company	0	\$157,890	0.0%	0
<b>Total</b>		<b>1,543</b>	<b>\$2,027,658,586</b>	<b>100.0%</b>	<b>.</b>

A&H Insurance

Complaint Indices

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$12,101	0.0%	0
80985	4 Ever Life Insurance Company	0	\$2,149,972	0.0%	0
77879	5 Star Life Insurance Company	0	\$1	0.0%	0
35963	A F & L Insurance Company- <i>Suspended</i>	4	.	.	.
71854	AAA Life Insurance Company	1	\$1,261,267	0.0%	186
71471	Ability Insurance Company	0	\$2,903,633	0.0%	0
63444	Accendo Insurance Company	0	\$969	0.0%	0
22667	Ace American Insurance Company	1	\$10,704,533	0.2%	22
20699	Ace Property & Casualty Insurance Company	0	\$1,125,181	0.0%	0
12278	Advantica Insurance Company	0	\$818,380	0.0%	0
33898	Aegis Security Insurance Company	0	\$177,333	0.0%	0
72052	Aetna Health Insurance Company	2	\$157,453	0.0%	2,987
60054	Aetna Life Insurance Company	43	\$157,335,895	2.4%	64
82406	All Savers Insurance Company	0	\$407,914	0.0%	0
90611	Allianz Life Insurance Co Of North America	3	\$4,995,322	0.1%	141
64190	Allianz Life Insurance Company Of New York	0	\$5,353	0.0%	0
60186	Allstate Life Insurance Company	0	\$603,687	0.0%	0
70874	Allstate Life Insurance Company Of New York	0	\$909	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$187,994	0.0%	0
19720	American Alternative Insurance Corporation	2	\$2,173,635	0.0%	216
10111	American Bankers Insurance Company Of FL	0	\$7,576	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$1,122,168	0.0%	0
12321	American Continental Insurance Company	3	\$8,030,100	0.1%	88
60380	American Family Life Assurance Co of Col.	23	\$94,794,729	1.5%	57
19275	American Family Mutual Insurance Company	3	\$13,946,047	0.2%	51
98736	American Federated Life Insurance Company	0	\$821,850	0.0%	0
60410	American Fidelity Assurance Company	2	\$12,388,968	0.2%	38
69337	American Financial Security Life Insurance Co	1	\$297,424	0.0%	791
60488	American General Life Insurance Co	5	\$4,679,273	0.1%	251
60518	American Health & Life Insurance Company	1	\$1,741,890	0.0%	135
60534	American Heritage Life Insurance Company	9	\$16,755,770	0.3%	126
19380	American Home Assurance Company	0	\$9,199	0.0%	0
60542	American Home Life Insurance Company	0	\$679	0.0%	0
60577	American Income Life Insurance Co	1	\$1,390,961	0.0%	169
81418	American Medical & Life Insurance Co- <i>Suspended</i>	6	\$642,545	0.0%	2,196
65811	American Modern Life Insurance Company	0	\$1,227,133	0.0%	0
60739	American National Insurance Company	1	\$2,894,944	0.0%	81

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71773	American National Life Ins Co Of TX	0	\$2,624,000	0.0%	0
60763	American Pioneer Life Insurance Company	1	\$1,175,556	0.0%	200
80624	American Progressive Life & Health Insurance Co	0	\$7,443	0.0%	0
60801	American Public Life Insurance Company	0	\$381,045	0.0%	0
67679	American Republic Corp Insurance Company	0	\$7,021,448	0.1%	0
60836	American Republic Insurance Company	7	\$14,983,659	0.2%	110
88366	American Retirement Life Insurance Company	0	\$266,513	0.0%	0
42978	American Security Insurance Company	0	\$35,043	0.0%	0
17965	American Sentinel Insurance Company	0	\$715,437	0.0%	0
19704	American States Insurance Company	0	\$45,666	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$580,358	0.0%	0
60895	American United Life Insurance Company	0	\$1,365,137	0.0%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$1,784	0.0%	0
61301	Ameritas Life Insurance Corp	8	\$11,186,455	0.2%	168
27928	Amex Assurance Company	0	\$641,612	0.0%	0
28207	Anthem Insurance Companies Inc	1	\$28,873,501	0.4%	8
61069	Anthem Life Insurance Company	0	\$1,642,512	0.0%	0
11150	Arch Insurance Company	0	\$307,823	0.0%	0
11558	Assuranceamerica Insurance Company	0	\$43,536	0.0%	0
56499	Assured Life Association	0	\$53,568	0.0%	0
71439	Assurity Life Insurance Company	0	\$1,479,813	0.0%	0
61492	Athene Annuity & Life Assurance Company	0	\$604,845	0.0%	0
68039	Athene Annuity & Life Assurance Co Of NY	0	\$472	0.0%	0
61689	Athene Annuity & Life Company	0	\$30,431	0.0%	0
61093	Atlanta Life Insurance Company	0	\$1,423	0.0%	0
27154	Atlantic Specialty Insurance Company	2	\$847,054	0.0%	555
74900	Aurigen Reinsurance Company Of America	0	\$482,411	0.0%	0
84522	Auto Club Life Insurance Company	0	\$55,808	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$301,172	0.0%	781
62944	AXA Equitable Life Insurance Company	0	\$486,525	0.0%	0
37273	Axis Insurance Company	0	\$691,731	0.0%	0
68160	Balboa Life Insurance Company	0	\$136,228	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$2,413	0.0%	0
61239	Bankers Fidelity Life Insurance Company	4	\$8,696,392	0.1%	108
61263	Bankers Life & Casualty Company	34	\$31,547,601	0.5%	253
94250	Banner Life Insurance Company	0	\$38	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
38245	BCS Insurance Company	0	\$3,114,109	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$6,328,403	0.1%	0
71714	Berkshire Life Insurance Company Of America	0	\$4,764,489	0.1%	0
90638	Best Life & Health Insurance Company	1	\$334,793	0.0%	702
47171	Blue Cross & Blue Shield Of Kansas City	182	\$655,903,753	10.1%	65
61476	Boston Mutual Life Insurance Company	3	\$938,564	0.0%	752
80659	Canada Life Assurance Company	0	\$68,294	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$24	0.0%	0
10472	Capitol Indemnity Corporation	0	\$3,470	0.0%	0
56030	Catholic Financial Life	0	\$1,034	0.0%	0
57487	Catholic Order Of Foresters	0	\$18,743	0.0%	0
19518	Catlin Insurance Company Inc	0	\$431,160	0.0%	0
80799	Celtic Insurance Company	20	\$3,803,885	0.1%	1,236
61727	Central Reserve Life Insurance Company	0	\$154,183	0.0%	0
61735	Central Security Life Insurance Co	0	\$5,178	0.0%	0
61751	Central States Health & Life Co Of Omaha	2	\$3,199,789	0.0%	147
34274	Central States Indemnity Company Of Omaha	1	\$525,542	0.0%	447
61883	Central United Life Insurance Company	4	\$1,551,996	0.0%	606
80896	Centre Life Insurance Company	0	\$158,227	0.0%	0
62383	Centurion Life Insurance Company	0	\$47,399	0.0%	0
61824	Cherokee National Life Insurance Company	0	\$6,461	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$2,116,132	0.0%	0
61859	Christian Fidelity Life Insurance Co	4	\$11,093,849	0.2%	85
71463	Cica Life Insurance Company Of America	0	\$536	0.0%	0
67369	CIGNA Health & Life Insurance Company	2	\$49,193,858	0.8%	10
64548	CIGNA Life Insurance Company of NY	0	\$84,479	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$69,997	0.0%	0
61921	Citizens Security Life Ins Co	0	\$1,158,132	0.0%	0
62626	CMFG Life Insurance Company	1	\$4,822,284	0.1%	49
62049	Colonial Life & Accident Insurance Company	3	\$12,605,242	0.2%	56
62065	Colonial Penn Life Insurance Company	2	\$7,786,078	0.1%	60
84786	Colorado Bankers Life Ins Co	0	\$3,044	0.0%	0
76023	Columbian Life Insurance Company	0	\$128,075	0.0%	0
99937	Columbus Life Insurance Company	0	\$128	0.0%	0
62146	Combined Insurance Co Of America	3	\$20,124,541	0.3%	35
81426	Commercial Travelers Mutual Insurance Company	0	\$92,366	0.0%	0



**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
84824	Commonwealth Annuity & Life Insurance Co	0	\$16,510	0.0%	0
77828	Companion Life Insurance Company	10	\$24,821,506	0.4%	95
60984	Compbenefits Insurance Company	2	\$1,357,526	0.0%	346
62308	Connecticut General Life Ins Co	10	\$41,398,160	0.6%	57
65900	Conseco Life Insurance Co	2	\$308,366	0.0%	1,525
62359	Constitution Life Insurance Company	6	\$1,459,810	0.0%	966
71730	Continental American Insurance Company	3	\$8,838,968	0.1%	80
62413	Continental Assurance Company	0	\$23,247	0.0%	0
20443	Continental Casualty Company	15	\$7,536,084	0.1%	468
71404	Continental General Insurance Company	1	\$2,113,893	0.0%	111
68500	Continental Life Ins Co Of Brentwood TN	3	\$10,164,717	0.2%	69
62553	Country Life Insurance Company	0	\$924,049	0.0%	0
81973	Coventry Health & Life Insurance Company	499	\$691,509,923	10.7%	170
60040	Cox Health Systems Insurance Company	28	\$109,315,837	1.7%	60
56634	Croatian Fraternal Union Of America	0	\$707	0.0%	0
56138	CSA Fraternal Life	0	\$4,171	0.0%	0
71129	Dearborn National Life Insurance Company	0	\$2,952,777	0.0%	0
73474	Dentegra Insurance Company	1	\$3,624,772	0.1%	65
62928	EMC National Life Company	0	\$422,895	0.0%	0
12747	Envision Insurance Company	0	\$856,328	0.0%	0
64149	Epic Life Insurance Company The	0	\$159,030	0.0%	0
62952	Equitable Life & Casualty Insurance Company	29	\$20,635,325	0.3%	330
60025	Express Scripts Insurance Company	4	\$3,077,124	0.0%	306
70742	Family Benefit Life Insurance Company	0	\$2,685	0.0%	0
77968	Family Heritage Life Insurance Co Of America	4	\$4,364,699	0.1%	215
63053	Family Life Insurance Company	1	\$734,209	0.0%	320
63118	Farm Bureau Life Ins Co of MO	0	\$276,350	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$360	0.0%	0
63177	Farmers New World Life Insurance Company	1	\$481,705	0.0%	488
20281	Federal Insurance Company	1	\$4,007,449	0.1%	59
63223	Federal Life Insurance Company (mutual	0	\$1,621	0.0%	0
63258	Federated Life Insurance Company	0	\$592,685	0.0%	0
13935	Federated Mutual Insurance Company	8	\$28,948,206	0.4%	65
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$17,282	0.0%	0
71870	Fidelity Security Life Insurance Company	4	\$14,103,764	0.2%	67
71455	Financial American Life Insurance Company	0	\$127,752	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69140	First Allmerica Financial Life Insurance Co	0	\$501	0.0%	0
64696	First Continental Life & Accident Insurance Co	2	\$1,003,065	0.0%	469
90328	First Health Life & Health Insurance Company	0	\$450,304	0.0%	0
91642	Forethought Life Insurance Company	0	\$149,811	0.0%	0
62324	Freedom Life Insurance Company Of America	10	\$2,231,847	0.0%	1,053
63665	General American Life Insurance Company	0	\$379,289	0.0%	0
65536	Genworth Life & Annuity Insurance Company	5	\$1,299,512	0.0%	905
70025	Genworth Life Insurance Company	36	\$47,163,549	0.7%	179
70939	Gerber Life Insurance Company	0	\$9,316,542	0.1%	0
91472	Globe Life & Accident Insurance Company	1	\$1,784,066	0.0%	132
62286	Golden Rule Insurance Company	91	\$106,040,403	1.6%	202
22063	Government Employees Insurance Co	0	\$666	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$908,231	0.0%	0
16691	Great American Insurance Company	1	\$9,484,650	0.1%	25
63312	Great American Life Insurance Company	1	\$480,378	0.0%	489
90212	Great Southern Life Insurance Company	0	\$12,449	0.0%	0
80705	Great West Life Assurance Company	0	\$193,122	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$857,312	0.0%	0
64211	Guarantee Trust Life Insurance Company	14	\$11,802,018	0.2%	279
64238	Guaranty Income Life Insurance Company	0	\$39,022	0.0%	0
64246	Guardian Life Insurance Company Of America	18	\$60,356,868	0.9%	70
70815	Hartford Life & Accident Insurance Company	12	\$48,181,059	0.7%	59
71153	Hartford Life & Annuity Insurance Company	0	\$4,708	0.0%	0
88072	Hartford Life Insurance Company	0	\$1,948,911	0.0%	0
92711	HCC Life Insurance Company	10	\$24,047,536	0.4%	98
70670	Health Care Service Corporation	0	\$2,428,185	0.0%	0
12902	Healthspring Life & Health Insurance Company	0	\$3,935,865	0.1%	0
78972	Healthy Alliance Life Insurance Company	618	\$1,533,763,646	23.7%	95
66214	Heartland National Life Insurance Company	6	\$5,547,353	0.1%	254
93440	HM Life Insurance Company	0	\$6,663,793	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$26,647	0.0%	0
73288	Humana Insurance Company	87	\$119,318,550	1.8%	171
70580	HumanaDental Insurance Company	28	\$16,646,307	0.3%	395
91693	IA American Life Insurance Company	0	\$218	0.0%	0
97764	Idealife Insurance Company	0	\$88,291	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,721,446	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
35408	Imperium Insurance Company	0	\$1,856,971	0.0%	0
26581	Independence American Insurance Company	0	\$245,928	0.0%	0
58068	Independent Order Of Foresters The	0	\$32,868	0.0%	0
81779	Individual Assurance Company Life Health & Acc.	0	\$749,783	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$97,544	0.0%	0
10922	Insuremax Insurance Company	0	\$5,973	0.0%	0
29742	Integon National Insurance Company	0	\$29,435	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$403	0.0%	0
65056	Jackson National Life Insurance Company	1	\$1,104,791	0.0%	213
11630	Jefferson Insurance Company	0	\$409,989	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$69,574	0.0%	0
65080	John Alden Life Insurance Company	6	\$10,714,250	0.2%	132
93610	John Hancock Life & Health Insurance Company	1	\$41,822	0.0%	5,622
65838	John Hancock Life Insurance Company (usa	10	\$29,390,089	0.5%	80
65110	Kanawha Insurance Company	6	\$3,629,239	0.1%	389
65129	Kansas City Life Insurance Company	1	\$3,766,160	0.1%	62
58033	Knights Of Columbus	0	\$2,673,479	0.0%	0
65242	Lafayette Life Insurance Company The	0	\$485	0.0%	0
74799	Leaders Life Insurance Company	0	\$134,577	0.0%	0
65315	Liberty Life Assurance Company Of Boston	3	\$9,036,909	0.1%	78
23043	Liberty Mutual Insurance Company	0	\$664	0.0%	0
65331	Liberty National Life Insurance Company	0	\$1,786,278	0.0%	0
65498	Life Insurance Company Of North America	14	\$26,298,382	0.4%	125
65528	Life Insurance Company Of The Southwest	0	\$261	0.0%	0
97691	Life Of The South Insurance Company	0	\$90,058	0.0%	0
77720	LifeSecure Insurance Company	1	\$294,970	0.0%	797
65595	Lincoln Benefit Life Company	0	\$2,554,521	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$76,867	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$161,582	0.0%	0
65676	Lincoln National Life Insurance Company	12	\$25,469,695	0.4%	111
68446	Longevity Insurance Company	0	\$7,338	0.0%	0
65722	Loyal American Life Insurance Company	1	\$2,984,093	0.0%	79
65781	Madison National Life Insurance Company Inc	1	\$1,716,272	0.0%	137
65870	Manhattan Life Insurance Company	0	\$7,220	0.0%	0
85561	MAPFRE Life Insurance Company	0	\$85,722	0.0%	0
38970	Markel Insurance Company	3	\$625,807	0.0%	1,127

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71072	Marquette National Life Insurance Company	3	\$3,013,779	0.0%	234
65935	Massachusetts Mutual Life Insurance Company	1	\$9,954,125	0.2%	24
69515	MedAmerica Insurance Company	1	\$921,653	0.0%	255
63762	Medco Containment Life Insurance Company	0	\$5,505,238	0.1%	0
79987	Medico Corp Life Insurance Company	0	\$65,305	0.0%	0
31119	Medico Insurance Company	10	\$9,266,756	0.1%	254
65951	Merit Life Insurance Co	0	\$1,494,901	0.0%	0
87726	MetLife Insurance Company USA	2	\$1,669,912	0.0%	282
65978	Metropolitan Life Insurance Company	27	\$85,030,673	1.3%	75
66044	Midland National Life Insurance Company	0	\$2,411	0.0%	0
66087	Midwest National Life Insurance Company Of TN	2	\$3,391,854	0.1%	139
66168	Minnesota Life Insurance Company	0	\$6,112,466	0.1%	0
57541	Modern Woodmen Of America	0	\$909	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$5,148	0.0%	0
66370	MONY Life Insurance Company	0	\$328,916	0.0%	0
80020	Mountain Life Insurance Company	0	\$46,441	0.0%	0
66427	MTL Insurance Company	0	\$5,057	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$74,795	0.0%	0
71412	Mutual Of Omaha Insurance Company	27	\$95,407,070	1.5%	67
61409	National Benefit Life Insurance Company	0	\$22,186	0.0%	0
11991	National Casualty Company	0	\$22,414	0.0%	0
98205	National Foundation Life Insurance Company	1	\$179,445	0.0%	1,310
66583	National Guardian Life Insurance Company	1	\$4,438,208	0.1%	53
82538	National Health Insurance Company	0	\$9,407	0.0%	0
66680	National Life Insurance Company	0	\$154,936	0.0%	0
60593	National States Insurance Company-Liquidation-	4	.	.	.
87963	National Teachers Associates Life Insurance Co	1	\$1,687,866	0.0%	139
19445	National Union Fire Insurance Co Of Pittsburgh	8	\$13,101,292	0.2%	144
92657	Nationwide Life & Annuity Insurance Company	0	\$424	0.0%	0
66869	Nationwide Life Insurance Company	1	\$4,223,949	0.1%	56
23787	Nationwide Mutual Insurance Company	0	\$2,201,383	0.0%	0
91626	New England Life Insurance Company	0	\$124,327	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$135,608	0.0%	0
66915	New York Life Insurance Company	1	\$8,714,958	0.1%	27
81264	Nippon Life Insurance Company Of America	2	\$52	0.0%	9,999
66974	North American Company For Life & Health Ins.	0	\$580	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68349	North American Insurance Company	2	\$5,780,791	0.1%	81
69000	Northwestern Long Term Care Insurance Co	1	\$11,287,513	0.2%	21
67091	Northwestern Mutual Life Insurance Company	0	\$24,815,690	0.4%	0
89206	Ohio National Life Assurance Corporation	0	\$237,914	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$154,427	0.0%	0
67199	Old American Insurance Company	0	\$29,132	0.0%	0
24147	Old Republic Insurance Company	0	\$112,886	0.0%	0
67261	Old Republic Life Insurance Company	0	\$442,694	0.0%	0
67326	Old Surety Life Insurance Company	0	\$9,682,368	0.1%	0
76007	Old United Life Insurance Company	0	\$44,039	0.0%	0
13100	Omaha Insurance Company	0	\$14,787	0.0%	0
20621	OneBeacon America Insurance Company	4	\$72,537	0.0%	9,999
76112	Oxford Life Insurance Company	0	\$1,121,112	0.0%	0
67393	Ozark National Life Insurance Company	0	\$66,625	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$230,954	0.0%	0
67539	Pan-american Life Insurance Company	1	\$5,135,409	0.1%	46
11835	Partnerre America Insurance Company	0	\$1,091,612	0.0%	0
67598	Paul Revere Life Insurance Company	4	\$3,994,486	0.1%	235
93777	Pavonia Life Insurance Company Of Michigan	5	\$401,790	0.0%	2,926
67628	Pekin Life Insurance Company	0	\$375,613	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$107,003	0.0%	0
63282	Penn Treaty Network America Ins Co- <i>Suspended-</i>	6	.	.	.
67660	Pennsylvania Life Insurance Company	5	\$39,105,169	0.6%	30
67784	Philadelphia American Life Insurance Company	0	\$655,423	0.0%	0
67814	Phoenix Life Insurance Company	0	\$66,998	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,979,222	0.0%	0
80578	Physicians Mutual Insurance Company	1	\$6,951,342	0.1%	34
97152	Plateau Insurance Company	0	\$107,281	0.0%	0
65919	Primerica Life Insurance Company	0	\$4,528	0.0%	0
61271	Principal Life Insurance Company	23	\$27,004,950	0.4%	200
68047	Professional Insurance Company	1	\$360,837	0.0%	652
68136	Protective Life Insurance Company	1	\$144,010	0.0%	1,633
67903	Provident American Life & Health Insurance Co	0	\$91,633	0.0%	0
68195	Provident Life & Accident Insurance Company	3	\$16,642,291	0.3%	42
68209	Provident Life & Casualty Insurance Company	0	\$206,728	0.0%	0
68241	Prudential Insurance Company Of America The	13	\$20,671,887	0.3%	148

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71390	Puritan Life Insurance Company Of America	1	\$531,463	0.0%	442
68284	Pyramid Life Insurance Company	0	\$239,743	0.0%	0
39217	QBE Insurance Corporation	0	\$4,864,701	0.1%	0
18538	Red Rock Insurance Company- <i>Suspended</i>	0	\$8,741	0.0%	0
68381	Reliance Standard Life Insurance Company	8	\$17,683,857	0.3%	106
61360	Reliastar Life Ins Co of NY	0	\$458,142	0.0%	0
67105	Reliastar Life Insurance Company	0	\$8,847,826	0.1%	0
61700	Renaissance Life & Health Ins Co Of America	0	\$849,245	0.0%	0
68462	Reserve National Insurance Company	6	\$7,964,995	0.1%	177
65005	Riversource Life Insurance Company	1	\$5,235,861	0.1%	45
57657	Royal Neighbors Of America	0	\$484,087	0.0%	0
79014	SafeHealth Life Insurance Company	0	\$6,816	0.0%	0
60445	Sagicor Life Insurance Company	0	\$1,451	0.0%	0
93742	Securian Life Insurance Company	0	\$83,853	0.0%	0
68721	Security Life Insurance Company Of America	0	\$540,079	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$1,282	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$4,987	0.0%	0
69485	Security National Life Insurance Company	0	\$1,131	0.0%	0
76325	Senior Health Insurance Company of PA	6	\$3,743,992	0.1%	377
24988	Sentry Insurance A Mutual Company	0	\$52,194	0.0%	0
68810	Sentry Life Insurance Company	0	\$65,211	0.0%	0
97241	Settlers Life Insurance Company	0	\$9,100	0.0%	0
65757	Shelter Life Insurance Company	0	\$6,277,668	0.1%	0
68845	Shenandoah Life Insurance Company	0	\$64,715	0.0%	0
12575	Silverscript Insurance Company	0	\$85,687,720	1.3%	0
38776	Sirius America Insurance Company	0	\$1,491,994	0.0%	0
57673	Slovene National Benefit Society	0	\$180	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$1,391	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$68,235	0.0%	0
69019	Standard Insurance Company	7	\$27,715,150	0.4%	59
86355	Standard Life & Accident Insurance Company	4	\$3,105,071	0.0%	303
71706	Standard Life & Casualty Company	0	\$3,101	0.0%	0
69078	Standard Security Life Insurance Company Of NY	1	\$4,591,071	0.1%	51
68985	Starmount Life Insurance Company	0	\$242,568	0.0%	0
40045	Starnet Insurance Company	0	\$6,491	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
38318	Starr Indemnity & Liability Company	8	\$782,984	0.0%	2,402
25178	State Farm Mutual Automobile Insurance Co	3	\$31,662,452	0.5%	22
69116	State Life Insurance Company	2	\$719,704	0.0%	653
69132	State Mutual Insurance Company	0	\$417,358	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$1,166,779	0.0%	202
77399	Sterling Life Insurance Company	8	\$6,158,294	0.1%	305
65021	Stonebridge Life Insurance Company	12	\$18,579,075	0.3%	152
80926	Sun Life & Health Insurance Company (US	3	\$1,247,341	0.0%	565
80802	Sun Life Assurance Company Of Canada	1	\$27,877,575	0.4%	8
13175	Surency Life & Health Insurance Company	0	\$709,104	0.0%	0
68608	Symetra Life Insurance Company	2	\$5,558,838	0.1%	85
69345	Teachers Ins & Annuity Association Of America	1	\$313,973	0.0%	749
68357	The Reliable Life Insurance Company	1	\$327,099	0.0%	719
56006	The Travelers Protective Association Of America	1	\$18,873	0.0%	9,999
56014	Thrivent Financial For Lutherans	1	\$10,920,345	0.2%	22
60142	TIAA-CREF Life Insurance Company	0	\$119,927	0.0%	0
69477	Time Insurance Company	40	\$50,977,888	0.8%	184
10952	Transamerica Casualty Insurance Company	0	\$43,452	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$177,070	0.0%	0
86231	Transamerica Life Insurance Company	21	\$25,214,474	0.4%	196
66281	Transamerica Premier Life Insurance Company	1	\$10,517,974	0.2%	22
61425	Trustmark Insurance Company	3	\$1,250,368	0.0%	564
62863	Trustmark Life Insurance Company	4	\$8,314,764	0.1%	113
29599	U S Specialty Insurance Company	0	\$79,015	0.0%	0
80314	Unicare Life & Health Insurance Company	9	\$48,637	0.0%	9,999
11121	Unified Life Insurance Company	3	\$375,885	0.0%	1,877
91529	Unimerica Insurance Company	0	\$9,762,342	0.2%	0
62596	Union Fidelity Life Insurance Company	0	\$612,830	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,105,952	0.0%	0
70408	Union Security Insurance Company	11	\$26,150,013	0.4%	99
92916	United American Insurance Company	5	\$12,244,051	0.2%	96
56383	United Commercial Travelers Of America	1	\$990,637	0.0%	237
62294	United Concordia Life & Health Ins Co	9	\$2,875,810	0.0%	736
79413	United Healthcare Insurance Company	274	\$955,040,853	14.8%	67
63983	United Heritage Life Insurance Company	0	\$516	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69930	United Insurance Company Of America	0	\$54,848	0.0%	0
69973	United Life Insurance Company	0	\$23,733	0.0%	0
92703	United National Life Ins Co of America	2	\$847,135	0.0%	555
69868	United Of Omaha Life Insurance Company	31	\$64,753,342	1.0%	113
42129	United Security Assurance Company Of PA	4	\$1,353,251	0.0%	695
81108	United Security Life & Health Insurance Co	10	\$2,311,699	0.0%	1,017
21113	United States Fire Insurance Company	12	\$6,629,047	0.1%	426
70106	United States Life Insurance Co New York	0	\$2,625,444	0.0%	0
63479	United Teacher Associates Insurance Company	1	\$2,259,351	0.0%	104
72850	United World Life Insurance Company	0	\$3,941,174	0.1%	0
97179	UnitedHealthcare Life Insurance Company	6	\$5,891,744	0.1%	239
70130	Universal Guaranty Life Insurance Company	0	\$324	0.0%	0
62235	Unum Life Insurance Company Of America	14	\$54,374,064	0.8%	61
69663	USAA Life Insurance Company	0	\$2,618,749	0.0%	0
94358	Usable Life	2	\$4,251,605	0.1%	111
53953	Vision Benefits Of America	0	\$2,576,262	0.0%	0
32395	Vision Service Plan Insurance Company	0	\$49,908,024	0.8%	0
80942	Voya Insurance & Annuity Company	0	\$9,080	0.0%	0
70319	Washington National Insurance Company	17	\$17,990,694	0.3%	222
10155	Wellcare Prescription Insurance Inc	0	\$16,543,464	0.3%	0
25011	Wesco Insurance Company	0	\$206,757	0.0%	0
70335	West Coast Life Insurance Company	0	\$26	0.0%	0
70483	Western & Southern Life Insurance Company	0	\$730,432	0.0%	0
57711	Western Catholic Union	0	\$5,441	0.0%	0
39845	Westport Insurance Corporation	0	\$4,021,197	0.1%	0
60704	Wilton Reassurance Life Company Of New York	0	\$355	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$55,025	0.0%	0
71323	Zale Life Insurance Company	0	\$18,044	0.0%	0
16535	Zurich American Insurance Company	2	\$11,081,605	0.2%	42
<b>Total</b>		<b>2,751</b>	<b>\$6,468,219,341</b>	<b>100.0%</b>	<b>.</b>



Long Term Care Insurance

Complaint Indices

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
35963	A F & L Insurance Company- <i>Suspended</i>	4	.	.	.
71471	Ability Insurance Company	0	\$2,895,288	1.2%	0
60054	Aetna Life Insurance Company	0	\$255,404	0.1%	0
90611	Allianz Life Insurance Co Of North America	3	\$4,982,309	2.0%	68
64190	Allianz Life Insurance Company Of New York	0	\$5,353	0.0%	0
60186	Allstate Life Insurance Company	0	\$89,452	0.0%	0
60380	American Family Life Assurance Co of Col.	0	\$407,561	0.2%	0
19275	American Family Mutual Insurance Company	0	\$738,844	0.3%	0
60410	American Fidelity Assurance Company	0	\$499,411	0.2%	0
60488	American General Life Insurance Co	1	\$424,415	0.2%	267
60534	American Heritage Life Insurance Company	1	\$526,791	0.2%	215
60763	American Pioneer Life Insurance Company	1	\$50,940	0.0%	2,222
60836	American Republic Insurance Company	1	\$680,906	0.3%	166
71439	Assurity Life Insurance Company	0	\$80,208	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$203,308	0.1%	0
61263	Bankers Life & Casualty Company	27	\$17,634,313	7.2%	173
38245	BCS Insurance Company	0	\$94	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$1,059,437	0.4%	0
90638	Best Life & Health Insurance Company	0	\$1,624	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$655,561	0.3%	0
57487	Catholic Order Of Foresters	0	\$18,743	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$9,541	0.0%	0
61883	Central United Life Insurance Company	0	\$4,365	0.0%	0
61859	Christian Fidelity Life Insurance Co	1	\$213,366	0.1%	530
76236	Cincinnati Life Insurance Company The	0	\$30,138	0.0%	0
62626	CMFG Life Insurance Company	0	\$951,662	0.4%	0
62065	Colonial Penn Life Insurance Company	0	\$525	0.0%	0
62146	Combined Insurance Co Of America	0	\$41,707	0.0%	0
62308	Connecticut General Life Ins Co	1	\$31,425	0.0%	3,601
62359	Constitution Life Insurance Company	2	\$67,448	0.0%	3,356
20443	Continental Casualty Company	15	\$7,531,440	3.1%	225
71404	Continental General Insurance Company	0	\$717,374	0.3%	0
68500	Continental Life Ins Co Of Brentwood TN	0	\$130,906	0.1%	0
62553	Country Life Insurance Company	0	\$405,191	0.2%	0
62952	Equitable Life & Casualty Insurance Company	24	\$9,270,908	3.8%	293
63177	Farmers New World Life Insurance Company	1	\$233,344	0.1%	485
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$9,868	0.0%	0
91642	Forethought Life Insurance Company	0	\$46,155	0.0%	0
65536	Genworth Life & Annuity Insurance Company	4	\$162,507	0.1%	2,786

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	35	\$47,114,000	19.3%	84
63312	Great American Life Insurance Company	1	\$95,291	0.0%	1,188
64211	Guarantee Trust Life Insurance Company	2	\$1,018,185	0.4%	222
64238	Guaranty Income Life Insurance Company	0	\$39,022	0.0%	0
88072	Hartford Life Insurance Company	0	\$3,549	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$78,952	0.0%	0
65056	Jackson National Life Insurance Company	0	\$475,111	0.2%	0
65080	John Alden Life Insurance Company	0	\$468,793	0.2%	0
93610	John Hancock Life & Health Insurance Company	1	\$41,822	0.0%	2,706
65838	John Hancock Life Insurance Company	10	\$29,304,047	12.0%	39
65110	Kanawha Insurance Company	2	\$425,275	0.2%	532
58033	Knights Of Columbus	0	\$2,643,553	1.1%	0
77720	LifeSecure Insurance Company	1	\$285,922	0.1%	396
65595	Lincoln Benefit Life Company	0	\$2,554,521	1.0%	0
65676	Lincoln National Life Insurance Company	0	\$82,157	0.0%	0
68446	Longevity Insurance Company	0	\$5,075	0.0%	0
65722	Loyal American Life Insurance Company	0	\$6,208	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,655,420	1.1%	0
69515	MedAmerica Insurance Company	1	\$921,653	0.4%	123
31119	Medico Insurance Company	0	\$22,701	0.0%	0
87726	MetLife Insurance Company USA	2	\$1,531,580	0.6%	148
65978	Metropolitan Life Insurance Company	10	\$17,366,031	7.1%	65
66087	Midwest National Life Insurance Company Of TN	0	\$39,870	0.0%	0
66168	Minnesota Life Insurance Company	0	\$103,028	0.0%	0
66370	MONY Life Insurance Company	0	\$3,080	0.0%	0
71412	Mutual Of Omaha Insurance Company	6	\$7,029,696	2.9%	97
60593	National States Insurance Company-Liquidation-	4	.	.	.
92657	Nationwide Life & Annuity Insurance Company	0	\$424	0.0%	0
66915	New York Life Insurance Company	1	\$4,411,672	1.8%	26
69000	Northwestern Long Term Care Insurance Co	1	\$11,287,513	4.6%	10
63282	Penn Treaty Network America Ins Co-Suspended-	6	.	.	.
67660	Pennsylvania Life Insurance Company	1	\$282,024	0.1%	401
67784	Philadelphia American Life Insurance Company	0	\$515	0.0%	0
80578	Physicians Mutual Insurance Company	0	\$932,127	0.4%	0
65919	Primerica Life Insurance Company	0	\$565	0.0%	0
61271	Principal Life Insurance Company	1	\$152,734	0.1%	741
68195	Provident Life & Accident Insurance Company	0	\$527,789	0.2%	0
68241	Prudential Insurance Company Of America The	5	\$6,179,650	2.5%	92
68284	Pyramid Life Insurance Company	0	\$51,487	0.0%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65005	Riversource Life Insurance Company	0	\$3,723,562	1.5%	0
76325	Senior Health Insurance Company of PA	6	\$3,743,992	1.5%	181
24988	Sentry Insurance A Mutual Company	0	\$15,704	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$1,771	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$65,135	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$6,869,228	2.8%	16
69116	State Life Insurance Company	2	\$719,649	0.3%	315
69132	State Mutual Insurance Company	0	\$16,566	0.0%	0
65021	Stonebridge Life Insurance Company	2	\$1,610,997	0.7%	141
69345	Teachers Ins & Annuity Association Of America	1	\$276,258	0.1%	410
56014	Thrivent Financial For Lutherans	1	\$6,839,435	2.8%	17
60142	TIAA-CREF Life Insurance Company	0	\$119,927	0.0%	0
69477	Time Insurance Company	1	\$1,118,348	0.5%	101
86231	Transamerica Life Insurance Company	12	\$11,625,504	4.8%	117
66281	Transamerica Premier Life Insurance Company	0	\$161,510	0.1%	0
69744	Union Labor Life Insurance Company	0	\$3,532	0.0%	0
70408	Union Security Insurance Company	1	\$1,697,716	0.7%	67
92916	United American Insurance Company	0	\$597,109	0.2%	0
92703	United National Life Ins Co of America	0	\$4,632	0.0%	0
69868	United Of Omaha Life Insurance Company	1	\$1,748,867	0.7%	65
42129	United Security Assurance Company Of PA	4	\$1,343,774	0.5%	337
63479	United Teacher Associates Insurance Company	1	\$839,486	0.3%	135
62235	Unum Life Insurance Company Of America	5	\$11,257,030	4.6%	50
70319	Washington National Insurance Company	2	\$837,951	0.3%	270
57320	Woodmen Of The World Life Insurance Society	0	\$13,812	0.0%	0
<b>Total</b>		<b>216</b>	<b>\$244,460,371</b>	<b>100.0%</b>	<b>.</b>

Medicare Supplement Insurance

Complaint Indices

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$11,298	0.0%	0
71471	Ability Insurance Company	0	\$8,345	0.0%	0
60054	Aetna Life Insurance Company	0	\$19,816	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$10,288	0.0%	0
12321	American Continental Insurance Company	2	\$8,030,100	1.2%	107
60380	American Family Life Assurance Co of Col.	1	\$937,355	0.1%	456
19275	American Family Mutual Insurance Company	2	\$7,970,107	1.2%	107
60488	American General Life Insurance Co	0	\$80,589	0.0%	0
60577	American Income Life Insurance Co	0	\$3,130	0.0%	0
60739	American National Insurance Company	0	\$13,307	0.0%	0
71773	American National Life Ins Co Of TX	0	\$1,963,013	0.3%	0
60763	American Pioneer Life Insurance Company	0	\$1,114,478	0.2%	0
80624	American Progressive Life & Health Insurance Co	0	\$7,283	0.0%	0
67679	American Republic Corp Insurance Company	0	\$7,021,448	1.1%	0
60836	American Republic Insurance Company	1	\$13,857,526	2.1%	31
88366	American Retirement Life Insurance Company	0	\$241,631	0.0%	0
56499	Assured Life Association	0	\$53,568	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$13,177	0.0%	0
61239	Bankers Fidelity Life Insurance Company	4	\$8,491,265	1.3%	201
61263	Bankers Life & Casualty Company	5	\$11,183,828	1.7%	191
47171	Blue Cross & Blue Shield Of Kansas City	4	\$38,132,992	5.8%	45
80799	Celtic Insurance Company	0	\$84,564	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$152,694	0.0%	0
61735	Central Security Life Insurance Co	0	\$1,810	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$466,840	0.1%	0
61883	Central United Life Insurance Company	0	\$4,109	0.0%	0
61859	Christian Fidelity Life Insurance Co	3	\$10,880,483	1.7%	118
62065	Colonial Penn Life Insurance Company	2	\$7,781,576	1.2%	110
62146	Combined Insurance Co Of America	0	\$3,201,439	0.5%	0
62308	Connecticut General Life Ins Co	0	\$10,564	0.0%	0
65900	Conseco Life Insurance Co	0	\$43,220	0.0%	0
62359	Constitution Life Insurance Company	0	\$762,061	0.1%	0
71404	Continental General Insurance Company	1	\$1,281,042	0.2%	334
68500	Continental Life Ins Co Of Brentwood TN	2	\$8,584,450	1.3%	100
62553	Country Life Insurance Company	0	\$236,246	0.0%	0
56138	CSA Fraternal Life	0	\$4,171	0.0%	0
62952	Equitable Life & Casualty Insurance Company	4	\$9,535,350	1.5%	179
63053	Family Life Insurance Company	0	\$662,867	0.1%	0
91642	Forethought Life Insurance Company	0	\$103,657	0.0%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65536	Genworth Life & Annuity Insurance Company	1	\$1,106,412	0.2%	387
70025	Genworth Life Insurance Company	0	\$49,549	0.0%	0
70939	Gerber Life Insurance Company	0	\$2,445,332	0.4%	0
91472	Globe Life & Accident Insurance Company	1	\$1,227,201	0.2%	348
62286	Golden Rule Insurance Company	0	\$2,469,666	0.4%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$908,231	0.1%	0
63312	Great American Life Insurance Company	0	\$385,047	0.1%	0
64211	Guarantee Trust Life Insurance Company	0	\$257,331	0.0%	0
70815	Hartford Life & Accident Insurance Company	0	\$6,647,183	1.0%	0
88072	Hartford Life Insurance Company	0	\$566,178	0.1%	0
70670	Health Care Service Corporation	0	\$1,618,029	0.2%	0
78972	Healthy Alliance Life Insurance Company	10	\$94,256,730	14.4%	45
66214	Heartland National Life Insurance Company	1	\$4,990,019	0.8%	86
73288	Humana Insurance Company	10	\$7,715,505	1.2%	554
97764	IdeaLife Insurance Company	0	\$88,291	0.0%	0
65056	Jackson National Life Insurance Company	0	\$59,505	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$65,550	0.0%	0
65110	Kanawha Insurance Company	0	\$220,613	0.0%	0
65129	Kansas City Life Insurance Company	0	\$4,222	0.0%	0
65331	Liberty National Life Insurance Company	0	\$33,215	0.0%	0
77720	LifeSecure Insurance Company	0	\$386	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$73,879	0.0%	0
68446	Longevity Insurance Company	0	\$2,262	0.0%	0
65722	Loyal American Life Insurance Company	0	\$2,256,084	0.3%	0
65870	Manhattan Life Insurance Company	0	\$5,783	0.0%	0
71072	Marquette National Life Insurance Company	3	\$3,013,779	0.5%	426
79987	Medico Corp Life Insurance Company	0	\$63,984	0.0%	0
31119	Medico Insurance Company	7	\$8,015,724	1.2%	373
87726	MetLife Insurance Company USA	0	\$2,614	0.0%	0
66087	Midwest National Life Insurance Company Of TN	0	\$399	0.0%	0
71412	Mutual Of Omaha Insurance Company	13	\$81,702,948	12.5%	68
61409	National Benefit Life Insurance Company	0	\$628	0.0%	0
98205	National Foundation Life Insurance Company	0	\$5,282	0.0%	0
82538	National Health Insurance Company	0	\$1,389	0.0%	0
66869	Nationwide Life Insurance Company	0	\$3,296	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$78,741	0.0%	0
66915	New York Life Insurance Company	0	\$210,468	0.0%	0
68349	North American Insurance Company	2	\$5,780,791	0.9%	148
67199	Old American Insurance Company	0	\$3,219	0.0%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
67326	Old Surety Life Insurance Company	0	\$9,657,544	1.5%	0
13100	Omaha Insurance Company	0	\$14,787	0.0%	0
76112	Oxford Life Insurance Company	0	\$1,121,112	0.2%	0
70785	Pacificare Life & Health Insurance Company	0	\$230,954	0.0%	0
67628	Pekin Life Insurance Company	0	\$30,252	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$129,112	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$1,916	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,979,222	0.3%	0
80578	Physicians Mutual Insurance Company	1	\$3,827,916	0.6%	112
61271	Principal Life Insurance Company	0	\$1,977,523	0.3%	0
67903	Provident American Life & Health Insurance Co	0	\$91,633	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$531,248	0.1%	805
68284	Pyramid Life Insurance Company	0	\$141,314	0.0%	0
68462	Reserve National Insurance Company	0	\$2,722,401	0.4%	0
57657	Royal Neighbors Of America	0	\$484,087	0.1%	0
65757	Shelter Life Insurance Company	0	\$392,015	0.1%	0
68845	Shenandoah Life Insurance Company	0	\$64,715	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$2,179,267	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,490,819	1.6%	41
69132	State Mutual Insurance Company	0	\$400,792	0.1%	0
89184	Sterling Investors Life Insurance Company	1	\$815,137	0.1%	525
77399	Sterling Life Insurance Company	7	\$5,802,711	0.9%	516
65021	Stonebridge Life Insurance Company	6	\$11,293,235	1.7%	227
56014	Thrivent Financial For Lutherans	0	\$2,925,300	0.4%	0
70688	Transamerica Financial Life Ins Co	0	\$288	0.0%	0
86231	Transamerica Life Insurance Company	3	\$6,017,327	0.9%	213
66281	Transamerica Premier Life Insurance Company	1	\$398,658	0.1%	1,073
61425	Trustmark Insurance Company	0	\$30,477	0.0%	0
62863	Trustmark Life Insurance Company	0	\$1	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$16,794	0.0%	0
11121	Unified Life Insurance Company	0	\$65,010	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$41,345	0.0%	0
69744	Union Labor Life Insurance Company	0	\$28,139	0.0%	0
92916	United American Insurance Company	2	\$4,074,176	0.6%	210
56383	United Commercial Travelers Of America	1	\$835,506	0.1%	512
79413	United Healthcare Insurance Company	17	\$149,483,670	22.8%	49
92703	United National Life Ins Co of America	2	\$640,962	0.1%	1,334
69868	United Of Omaha Life Insurance Company	26	\$55,620,345	8.5%	200
63479	United Teacher Associates Insurance Company	0	\$953,912	0.1%	0



**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
72850	United World Life Insurance Company	0	\$3,941,174	0.6%	0
69663	USAA Life Insurance Company	0	\$2,544,108	0.4%	0
70319	Washington National Insurance Company	5	\$2,978,130	0.5%	718
57711	Western Catholic Union	0	\$5,441	0.0%	0
<b>Total</b>		<b>153</b>	<b>\$654,277,628</b>	<b>100.0%</b>	<b>.</b>

Life Insurance & Annuities

Complaint Indices

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80985	4 Ever Life Insurance Company	0	\$174,372	0.0%	0
77879	5 Star Life Insurance Company	5	\$2,370,933	0.0%	1,879
71854	AAA Life Insurance Company	3	\$5,512,836	0.1%	485
71471	Ability Insurance Company	0	\$815	0.0%	0
62200	Accordia Life & Annuity Company	0	\$6,111	0.0%	0
60054	Aetna Life Insurance Company	2	\$13,305,229	0.1%	134
90611	Allianz Life Insurance Co Of North America	10	\$176,292,646	1.8%	51
64190	Allianz Life Insurance Company Of New York	0	\$2,222	0.0%	0
60186	Allstate Life Insurance Company	4	\$8,987,779	0.1%	397
70874	Allstate Life Insurance Company Of New York	0	\$41,682	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$292,284	0.0%	0
68594	American Amicable Life Insurance Co of TX	4	\$1,176,581	0.0%	3,029
60275	American Bankers Life Assurance Of Florida	0	\$800,892	0.0%	0
12321	American Continental Insurance Company	0	\$697,979	0.0%	0
92738	American Equity Investment Life Ins Co	0	\$102,262,672	1.0%	0
60380	American Family Life Assurance Co of Col.	5	\$3,364,418	0.0%	1,324
60399	American Family Life Insurance Company	11	\$48,933,948	0.5%	200
98736	American Federated Life Insurance Company	0	\$489,491	0.0%	0
60410	American Fidelity Assurance Company	0	\$4,281,697	0.0%	0
60429	American Fidelity Life Insurance Company	0	\$331,098	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$9,287	0.0%	0
60488	American General Life Insurance Co	70	\$845,806,620	8.6%	74
60518	American Health & Life Insurance Company	3	\$2,367,385	0.0%	1,129
60534	American Heritage Life Insurance Company	3	\$6,604,331	0.1%	405
60542	American Home Life Insurance Company	1	\$1,675,333	0.0%	532
60577	American Income Life Insurance Co	8	\$11,382,595	0.1%	626
67253	American Life & Security Corp	0	\$192,714	0.0%	0
81213	American Maturity Life Insurance Co	0	\$23,071	0.0%	0
67989	American Memorial Life Insurance Company	0	\$5,810,860	0.1%	0
65811	American Modern Life Insurance Company	0	\$1,942,168	0.0%	0
60739	American National Insurance Company	12	\$30,625,900	0.3%	349
71773	American National Life Ins Co Of TX	0	\$141,239	0.0%	0
60763	American Pioneer Life Insurance Company	0	\$245,057	0.0%	0
80624	American Progressive Life & Health Insurance Co	0	\$6,701	0.0%	0
60801	American Public Life Insurance Company	0	\$23,283	0.0%	0
60836	American Republic Insurance Company	4	\$1,119,171	0.0%	3,185
88366	American Retirement Life Insurance Company	0	\$275	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$2,827,787	0.0%	0
60895	American United Life Insurance Company	3	\$152,385,355	1.5%	18

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61999	Americo Financial Life & Annuity Insurance Co	2	\$8,349,349	0.1%	213
61301	Ameritas Life Insurance Corp	0	\$42,661,531	0.4%	0
72222	AMICA Life Insurance Company	0	\$215,795	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$480,469	0.0%	0
61069	Anthem Life Insurance Company	1	\$8,463,449	0.1%	105
56499	Assured Life Association	0	\$17,398	0.0%	0
71439	Assurity Life Insurance Company	0	\$3,175,479	0.0%	0
61492	Athene Annuity & Life Assurance Company	12	\$19,224,843	0.2%	556
68039	Athene Annuity & Life Assurance Co Of NY	2	\$326,932	0.0%	5,451
61689	Athene Annuity & Life Company	15	\$83,524,813	0.8%	160
61093	Atlanta Life Insurance Company	4	\$45,127	0.0%	9,999
74900	Aurigen Reinsurance Company Of America	0	\$3,260	0.0%	0
61182	Aurora National Life Assurance Company	1	\$329,283	0.0%	2,706
84522	Auto Club Life Insurance Company	0	\$38,466	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$3,952,695	0.0%	0
62880	AXA Equitable Life & Annuity Company	1	\$422,997	0.0%	2,107
62944	AXA Equitable Life Insurance Company	10	\$127,666,061	1.3%	70
68160	Balboa Life Insurance Company	1	\$31,022	0.0%	9,999
61212	Baltimore Life Insurance Company The	0	\$994,808	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$60,830	0.0%	0
61263	Bankers Life & Casualty Company	27	\$22,539,627	0.2%	1,067
81043	Bankers Life Insurance Company	0	\$2,025,668	0.0%	0
94250	Banner Life Insurance Company	5	\$15,570,719	0.2%	286
61395	Beneficial Life Insurance Company	0	\$78,186	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$16,941	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$653,874,377	6.6%	0
71714	Berkshire Life Insurance Company Of America	0	\$30,920	0.0%	0
90638	Best Life & Health Insurance Company	0	\$47	0.0%	0
61476	Boston Mutual Life Insurance Company	1	\$5,831,889	0.1%	153
93432	C M Life Insurance Company	0	\$14,635,975	0.1%	0
80659	Canada Life Assurance Company	0	\$1,389,808	0.0%	0
61573	Capital Reserve Life Insurance Company	3	\$282,218	0.0%	9,472
61581	Capitol Life Insurance Company	0	\$695,123	0.0%	0
69647	Catamaran Insurance Of Ohio Inc	0	\$3,436	0.0%	0
56030	Catholic Financial Life	0	\$460,190	0.0%	0
57770	Catholic Holy Family Society	1	\$3,194,648	0.0%	279
57487	Catholic Order Of Foresters	0	\$185,384	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$39,462	0.0%	0
61735	Central Security Life Insurance Co	4	\$398,806	0.0%	8,938

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61751	Central States Health & Life Co Of Omaha	2	\$5,377,733	0.1%	331
61883	Central United Life Insurance Company	0	\$95,645	0.0%	0
62383	Centurion Life Insurance Company	1	\$56,214	0.0%	9,999
94447	Century Life Assurance Company	0	\$40	0.0%	0
61808	Charter National Life Insurance Co	1	\$2,867	0.0%	9,999
61824	Cherokee National Life Insurance Company	0	\$55,067	0.0%	0
61832	Chesapeake Life Insurance Company The	1	\$956,474	0.0%	932
61859	Christian Fidelity Life Insurance Co	1	\$432,408	0.0%	2,061
61875	Church Life Insurance Corporation	0	\$560,774	0.0%	0
71463	CICA Life Insurance Company Of America	2	\$1,086,862	0.0%	1,640
67369	CIGNA Health & Life Insurance Company	0	\$3,138	0.0%	0
76236	Cincinnati Life Insurance Company The	1	\$8,040,822	0.1%	111
61921	Citizens Security Life Ins Co	0	\$139,462	0.0%	0
62626	CMFG Life Insurance Company	5	\$24,110,946	0.2%	185
62049	Colonial Life & Accident Insurance Company	1	\$2,965,746	0.0%	300
62065	Colonial Penn Life Insurance Company	6	\$3,603,195	0.0%	1,484
84786	Colorado Bankers Life Ins Co	3	\$1,631,657	0.0%	1,638
76023	Columbian Life Insurance Company	5	\$3,255,848	0.0%	1,368
62103	Columbian Mutual Life Insurance Co	2	\$188,754	0.0%	9,442
99937	Columbus Life Insurance Company	2	\$31,745,129	0.3%	56
62146	Combined Insurance Co Of America	9	\$1,570,307	0.0%	5,107
84824	Commonwealth Annuity & Life Insurance Co	0	\$1,864,600	0.0%	0
77828	Companion Life Insurance Company	0	\$181,987	0.0%	0
60984	CompBenefits Insurance Company	0	\$4,328	0.0%	0
62308	Connecticut General Life Ins Co	2	\$5,068,833	0.1%	352
65900	Conseco Life Insurance Co	10	\$2,024,637	0.0%	4,401
62359	Constitution Life Insurance Company	1	\$705,194	0.0%	1,264
71730	Continental American Insurance Company	2	\$115,214	0.0%	9,999
62413	Continental Assurance Company	1	\$382,663	0.0%	2,329
71404	Continental General Insurance Company	2	\$348,454	0.0%	5,115
68500	Continental Life Ins Co Of Brentwood TN	0	\$463,251	0.0%	0
94218	Country Investors Life Assurance Company	0	\$1,350,295	0.0%	0
62553	Country Life Insurance Company	0	\$6,089,884	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$39,382	0.0%	0
56138	CSA Fraternal Life	2	\$81,071	0.0%	9,999
82880	Csi Life Insurance Company	0	\$4,408	0.0%	0
71129	Dearborn National Life Insurance Company	2	\$3,848,430	0.0%	463
57088	Degree Of Honor Protective Assoc	0	\$263,954	0.0%	0
62634	Delaware American Life Insurance Company	0	\$485	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79065	Delaware Life Insurance Company	0	\$9,525,723	0.1%	0
97705	Direct General Life Insurance Company	0	\$253,221	0.0%	0
13183	Eagle Life Insurance Company	0	\$528,201	0.0%	0
84174	ELCO Mutual Life & Annuity	0	\$3,768,723	0.0%	0
62928	EMC National Life Company	0	\$3,685,212	0.0%	0
64149	Epic Life Insurance Company The	0	\$19,747	0.0%	0
62952	Equitable Life & Casualty Insurance Company	3	\$1,045,879	0.0%	2,556
62510	Equitrust Life Insurance Company	2	\$52,338,287	0.5%	34
70742	Family Benefit Life Insurance Company	3	\$1,065,327	0.0%	2,509
77968	Family Heritage Life Insurance Co Of America	0	\$22,681	0.0%	0
63053	Family Life Insurance Company	0	\$690,339	0.0%	0
74004	Family Service Life Insurance Company	0	\$16	0.0%	0
63118	Farm Bureau Life Ins Co of MO	2	\$43,135,957	0.4%	41
63177	Farmers New World Life Insurance Company	4	\$24,709,480	0.3%	144
63223	Federal Life Insurance Company (mutual	0	\$142,736	0.0%	0
63258	Federated Life Insurance Company	0	\$8,969,456	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	10	\$58,869,813	0.6%	151
93696	Fidelity Investments Life Insurance Company	0	\$17,665,762	0.2%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	2	\$2,182,785	0.0%	816
71870	Fidelity Security Life Insurance Company	3	\$13,531,814	0.1%	198
71455	Financial American Life Insurance Company	0	\$324,780	0.0%	0
69140	First Allmerica Financial Life Insurance Co	0	\$167,738	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$52,157,631	0.5%	0
56332	First Catholic Slovak Ladies Association Of The	0	\$235,893	0.0%	0
56340	First Catholic Slovak Union Of The United States	0	\$50,414	0.0%	0
84034	First Guaranty Insurance Company	0	\$208,222	0.0%	0
90328	First Health Life & Health Insurance Company	2	\$5,556	0.0%	9,999
63495	First Investors Life Insurance Company	0	\$515,349	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$2,690,542	0.0%	0
91642	Forethought Life Insurance Company	3	\$52,104,800	0.5%	51
62324	Freedom Life Insurance Company Of America	0	\$113,161	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,549,244	0.0%	0
63657	Garden State Life Insurance Company	1	\$461,246	0.0%	1,932
56685	GBU Financial Life	0	\$2,277,256	0.0%	0
63665	General American Life Insurance Company	11	\$24,117,826	0.2%	406
73504	Generation Life Insurance Company	0	\$68,744	0.0%	0
65536	Genworth Life & Annuity Insurance Company	4	\$42,727,429	0.4%	83
70025	Genworth Life Insurance Company	1	\$22,386,710	0.2%	40
70939	Gerber Life Insurance Company	6	\$6,151,783	0.1%	869

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
56154	Gleaner Life Insurance Society	0	\$808,783	0.0%	0
91472	Globe Life & Accident Insurance Company	40	\$16,778,365	0.2%	2,124
62286	Golden Rule Insurance Company	0	\$2,002,172	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$531,358	0.0%	0
71218	Grange Life Insurance Company	0	\$117,590	0.0%	0
63312	Great American Life Insurance Company	1	\$109,760,127	1.1%	8
90212	Great Southern Life Insurance Company	1	\$685,102	0.0%	1,301
80705	Great West Life Assurance Company	0	\$347,575	0.0%	0
71480	Great Western Insurance Company	0	\$911,878	0.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$157,034,951	1.6%	6
64211	Guarantee Trust Life Insurance Company	4	\$816,539	0.0%	4,365
64238	Guaranty Income Life Insurance Company	0	\$426,482	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$15,625,269	0.2%	0
64246	Guardian Life Insurance Company Of America	4	\$29,125,551	0.3%	122
83607	Guggenheim Life & Annuity Company	0	\$7,215,066	0.1%	0
70815	Hartford Life & Accident Insurance Company	11	\$37,214,154	0.4%	263
71153	Hartford Life & Annuity Insurance Company	4	\$54,949,363	0.6%	65
88072	Hartford Life Insurance Company	4	\$6,068,038	0.1%	587
92711	HCC Life Insurance Company	0	\$17,210	0.0%	0
66214	Heartland National Life Insurance Company	0	\$16,842	0.0%	0
62421	Heritage Union Life Insurance Company	1	\$94,695	0.0%	9,410
64505	Homesteaders Life Company	1	\$4,717,924	0.0%	189
64513	Horace Mann Life Insurance Company	0	\$4,580,486	0.0%	0
73288	Humana Insurance Company	0	\$1,883,295	0.0%	0
70580	HumanaDental Insurance Company	0	\$40,651	0.0%	0
91693	IA American Life Insurance Company	0	\$8,299	0.0%	0
97764	IdeaLife Insurance Company	0	\$34,695	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,659,092	0.0%	0
58068	Independent Order Of Foresters The	6	\$4,489,854	0.0%	1,191
81779	Individual Assurance Company Life Health & Acc.	1	\$1,916,739	0.0%	465
14406	Industrial Alliance Insurance & Financial Service	0	\$24,437	0.0%	0
74780	Integrity Life Insurance Company	1	\$6,252,558	0.1%	143
64831	Intramercia Life Insurance Company	0	\$608	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$44,108	0.0%	0
63487	Investors Life Insurance Co Of North America	3	\$456,502	0.0%	5,856
65056	Jackson National Life Insurance Company	46	\$410,936,276	4.2%	100
64017	Jefferson National Life Insurance Company	2	\$16,352,274	0.2%	109
65080	John Alden Life Insurance Company	0	\$237,032	0.0%	0
93610	John Hancock Life & Health Insurance Company	0	\$31,266	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65838	John Hancock Life Insurance Company (usa	11	\$78,673,902	0.8%	125
65110	Kanawha Insurance Company	1	\$1,689,156	0.0%	528
65129	Kansas City Life Insurance Company	5	\$24,019,303	0.2%	185
58033	Knights Of Columbus	9	\$29,726,267	0.3%	270
65242	Lafayette Life Insurance Company The	2	\$21,864,787	0.2%	82
82252	Landmark Life Insurance Company	0	\$105,098	0.0%	0
74799	Leaders Life Insurance Company	0	\$145,912	0.0%	0
71595	Lewer Life Insurance Company	0	\$679	0.0%	0
65315	Liberty Life Assurance Company Of Boston	0	\$15,779,366	0.2%	0
65331	Liberty National Life Insurance Company	2	\$5,292,093	0.1%	337
65498	Life Insurance Company Of North America	6	\$20,502,011	0.2%	261
65528	Life Insurance Company Of The Southwest	1	\$8,395,803	0.1%	106
97691	Life Of The South Insurance Company	0	\$68,915	0.0%	0
77720	Lifesecond Insurance Company	1	\$57,921	0.0%	9,999
99724	Lifeshield National Insurance Co	0	\$7,126	0.0%	0
65595	Lincoln Benefit Life Company	5	\$17,426,175	0.2%	256
65927	Lincoln Heritage Life Insurance Company	5	\$5,234,138	0.1%	851
62057	Lincoln Life & Annuity Company Of New York	0	\$122,632	0.0%	0
65676	Lincoln National Life Insurance Company	17	\$401,688,756	4.1%	38
68446	Longevity Insurance Company	0	\$5,160	0.0%	0
65722	Loyal American Life Insurance Company	1	\$129,503	0.0%	6,881
56758	Loyal Christian Benefit Association	0	\$9,650	0.0%	0
65781	Madison National Life Insurance Company Inc	2	\$617,290	0.0%	2,887
65870	Manhattan Life Insurance Company	0	\$396,980	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$743,254	0.0%	0
71072	Marquette National Life Insurance Company	0	\$27,256	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	3	\$115,153,418	1.2%	23
31119	Medico Insurance Company	0	\$67,542	0.0%	0
86126	Members Life Insurance Company	0	\$2,168,107	0.0%	0
65951	Merit Life Insurance Co	1	\$2,337,273	0.0%	381
87726	MetLife Insurance Company USA	7	\$178,854,496	1.8%	35
65978	Metropolitan Life Insurance Company	42	\$285,655,858	2.9%	131
97136	Metropolitan Tower Life Insurance Company	2	\$2,252,535	0.0%	791
66044	Midland National Life Insurance Company	11	\$40,511,327	0.4%	242
66087	Midwest National Life Insurance Company Of TN	1	\$382,534	0.0%	2,329
66109	Midwestern United Life Insurance Company	0	\$33,669	0.0%	0
66168	Minnesota Life Insurance Company	5	\$88,661,987	0.9%	50
76040	Missouri Valley Life & Health Insurance Co	0	\$1,214,798	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$799,287	0.0%	0



**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
57541	Modern Woodmen Of America	4	\$34,082,943	0.3%	105
81442	Monitor Life Insurance Company Of New York	0	\$13,037	0.0%	0
66370	MONY Life Insurance Company	1	\$2,133,265	0.0%	418
78077	MONY Life Insurance Company Of America	0	\$4,994,098	0.1%	0
80020	Mountain Life Insurance Company	0	\$221,820	0.0%	0
66427	MTL Insurance Company	0	\$2,610,288	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$1,293,161	0.0%	0
61409	National Benefit Life Insurance Company	0	\$560,829	0.0%	0
57568	National Catholic Society Of Foresters	0	\$151,603	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$113,704	0.0%	0
98205	National Foundation Life Insurance Company	0	\$806	0.0%	0
66583	National Guardian Life Insurance Company	1	\$9,859,410	0.1%	90
82538	National Health Insurance Company	0	\$376	0.0%	0
66680	National Life Insurance Company	0	\$5,877,420	0.1%	0
87963	National Teachers Associates Life Insurance Co	0	\$217,957	0.0%	0
66850	National Western Life Insurance Company	2	\$31,747,466	0.3%	56
92657	Nationwide Life & Annuity Insurance Company	0	\$10,938,070	0.1%	0
66869	Nationwide Life Insurance Company	2	\$23,683,946	0.2%	75
91626	New England Life Insurance Company	3	\$6,027,424	0.1%	444
91596	New York Life Insurance & Annuity Corporation	1	\$223,954,263	2.3%	4
66915	New York Life Insurance Company	29	\$77,130,460	0.8%	335
81264	Nippon Life Insurance Company Of America	0	\$219	0.0%	0
66974	North American Company For Life & Health Ins	1	\$43,397,509	0.4%	21
68349	North American Insurance Company	0	\$133	0.0%	0
67032	North Carolina Mutual Life Insurance Co- <i>Suspended</i>	4	.	.	.
67091	Northwestern Mutual Life Insurance Company	9	\$289,002,743	2.9%	28
81353	NYLife Insurance Company Of Arizona	0	\$1,113,935	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$452,252	0.0%	0
89206	Ohio National Life Assurance Corporation	1	\$10,265,030	0.1%	87
67172	Ohio National Life Insurance Company The	2	\$62,053,177	0.6%	29
67180	Ohio State Life Insurance Company The	2	\$811,794	0.0%	2,195
67199	Old American Insurance Company	7	\$5,131,449	0.1%	1,216
67261	Old Republic Life Insurance Company	1	\$289,229	0.0%	3,081
67326	Old Surety Life Insurance Company	0	\$1,918	0.0%	0
76007	Old United Life Insurance Company	0	\$75,831	0.0%	0
76112	Oxford Life Insurance Company	0	\$2,912,739	0.0%	0
67393	Ozark National Life Insurance Company	3	\$18,726,313	0.2%	143
64343	Pacific Guardian Life Insurance Company Ltd	0	\$19,143	0.0%	0
97268	Pacific Life & Annuity Company	0	\$4,531,403	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
67466	Pacific Life Insurance Company	4	\$360,793,477	3.7%	10
93459	Pan American Assurance Company	0	\$282,818	0.0%	0
67539	Pan-American Life Insurance Company	0	\$76,873	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$2,413	0.0%	0
67598	Paul Revere Life Insurance Company	1	\$29,099	0.0%	9,999
67601	Paul Revere Variable Annuity Insurance Co	0	\$81,088	0.0%	0
93777	Pavonia Life Insurance Company Of Michigan	5	\$1,554,855	0.0%	2,866
67628	Pekin Life Insurance Company	2	\$1,371,823	0.0%	1,299
93262	Penn Insurance & Annuity Company The	0	\$2,943,182	0.0%	0
67644	Penn Mutual Life Insurance Company The	2	\$6,334,109	0.1%	281
67660	Pennsylvania Life Insurance Company	3	\$726,712	0.0%	3,679
90247	Pharmacists Life Insurance Company, The	0	\$276,197	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$7,334	0.0%	0
60232	Philadelphia Financial Life Assurance Company	0	\$7,909,313	0.1%	0
93548	PHL Variable Insurance Company	2	\$15,917,398	0.2%	112
93734	Phoenix Life & Annuity Company	1	\$391,053	0.0%	2,279
67814	Phoenix Life Insurance Company	2	\$10,619,275	0.1%	168
72125	Physicians Life Insurance Company	4	\$4,926,875	0.0%	723
67873	Pioneer American Insurance Company	1	\$490,671	0.0%	1,816
67911	Pioneer Mutual Life Insurance Company	0	\$828,453	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$43,792	0.0%	0
97152	Plateau Insurance Company	0	\$243,828	0.0%	0
57622	Polish National Alliance Of The US Of N. A	0	\$92,183	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$92,499	0.0%	0
65919	Primerica Life Insurance Company	10	\$30,603,008	0.3%	291
61271	Principal Life Insurance Company	2	\$75,282,855	0.8%	24
71161	Principal National Life Insurance Company	0	\$9,420,850	0.1%	0
68047	Professional Insurance Company	0	\$11,563	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$15,701	0.0%	0
68136	Protective Life Insurance Company	12	\$598,679,800	6.1%	18
67903	Provident American Life & Health Insurance Co	1	\$12,911	0.0%	9,999
68195	Provident Life & Accident Insurance Company	0	\$8,634,430	0.1%	0
68209	Provident Life & Casualty Insurance Company	0	\$940	0.0%	0
79227	PRUCO Life Insurance Company	4	\$318,392,943	3.2%	11
86630	Prudential Annuities Life Assurance Corporation	0	\$5,151,080	0.1%	0
68241	Prudential Insurance Company Of America The	42	\$222,486,002	2.3%	168
93629	Prudential Retirement Insurance & Annuity Co	0	\$99,154	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$5,816	0.0%	0
68284	Pyramid Life Insurance Company	2	\$312,926	0.0%	5,695

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68381	Reliance Standard Life Insurance Company	3	\$20,566,863	0.2%	130
61360	Reliastar Life Ins Co of NY	1	\$603,944	0.0%	1,475
67105	Reliastar Life Insurance Company	13	\$25,924,299	0.3%	447
61700	Renaissance Life & Health Insurance Co Of Amer.	0	\$43,707	0.0%	0
68462	Reserve National Insurance Company	1	\$350,979	0.0%	2,539
93572	RGA Reinsurance Company	0	\$1,162,800	0.0%	0
65005	Riversource Life Insurance Company	1	\$92,161,211	0.9%	10
58181	Royal Arcanum Supreme Council Of	0	\$1,220	0.0%	0
57657	Royal Neighbors Of America	2	\$1,777,213	0.0%	1,003
60183	S USA Life Insurance Company Inc	0	\$6,419	0.0%	0
60445	Sagicor Life Insurance Company	2	\$15,391,141	0.2%	116
70435	Savings Bank Life Insurance Company Of MA	0	\$1,772,686	0.0%	0
93742	Securian Life Insurance Company	0	\$306,691	0.0%	0
68675	Security Benefit Life Insurance Company	2	\$84,644,854	0.9%	21
68721	Security Life Insurance Company Of America	0	\$55,358	0.0%	0
68713	Security Life Of Denver Insurance Company	1	\$12,436,413	0.1%	72
68772	Security Mutual Life Insurance Company Of NY	2	\$786,937	0.0%	2,265
69485	Security National Life Insurance Company	3	\$574,365	0.0%	4,654
78662	Senior Life Insurance Company	0	\$954,086	0.0%	0
77119	Sentinel American Life Insurance Co	0	\$281	0.0%	0
68810	Sentry Life Insurance Company	1	\$12,467,960	0.1%	71
97241	Settlers Life Insurance Company	0	\$81,774	0.0%	0
65757	Shelter Life Insurance Company	10	\$27,315,788	0.3%	326
68845	Shenandoah Life Insurance Company	0	\$377,401	0.0%	0
57673	Slovene National Benefit Society	0	\$38,471	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$4,004	0.0%	0
69019	Standard Insurance Company	2	\$38,072,656	0.4%	47
86355	Standard Life & Accident Insurance Company	5	\$339,103	0.0%	9,999
71706	Standard Life & Casualty Company	0	\$302	0.0%	0
69078	Standard Security Life Insurance Company Of NY	0	\$10,342	0.0%	0
68985	Starmount Life Insurance Company	1	\$389,286	0.0%	2,289
69108	State Farm Life Insurance Company	10	\$142,819,453	1.4%	62
69116	State Life Insurance Company	2	\$14,938,381	0.2%	119
69132	State Mutual Insurance Company	0	\$198,154	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$71,227	0.0%	0
77399	Sterling Life Insurance Company	0	\$139,949	0.0%	0
65021	Stonebridge Life Insurance Company	13	\$5,886,225	0.1%	1,968
80926	Sun Life & Health Insurance Company (US	0	\$560,190	0.0%	0
80802	Sun Life Assurance Company Of Canada	2	\$14,258,722	0.1%	125

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69272	Sunset Life Insurance Company Of America	1	\$370,669	0.0%	2,404
13175	Surency Life & Health Insurance Company	0	\$4,006	0.0%	0
69310	Surety Life Insurance Company	0	\$347,823	0.0%	0
68608	Symetra Life Insurance Company	4	\$22,273,839	0.2%	160
90581	Symetra National Life Insurance Company	0	\$24,356	0.0%	0
69345	Teachers Insurance & Annuity Association	0	\$162,144,764	1.6%	0
68357	The Reliable Life Insurance Company	60	\$10,893,302	0.1%	4,908
56014	Thrivent Financial For Lutherans	1	\$133,398,061	1.3%	7
97721	Thrivent Life Insurance Company	0	\$1,393,130	0.0%	0
60142	TIAA-CREF Life Insurance Company	0	\$11,360,703	0.1%	0
69477	Time Insurance Company	1	\$721,532	0.0%	1,235
69566	Trans World Assurance Company	0	\$122,064	0.0%	0
79022	Transamerica Advisors Life Insurance Company	0	\$340,729	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$16,535,860	0.2%	0
86231	Transamerica Life Insurance Company	21	\$715,168,851	7.2%	26
66281	Transamerica Premier Life Insurance Company	33	\$30,150,177	0.3%	975
61425	Trustmark Insurance Company	2	\$2,145,156	0.0%	831
62863	Trustmark Life Insurance Company	1	\$59,410	0.0%	9,999
69396	TX Life Insurance Company	1	\$2,963,702	0.0%	301
84530	U S Financial Life Insurance Company	1	\$3,993,643	0.0%	223
86371	Ullico Life Insurance Company	0	\$31,776	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$168	0.0%	0
11121	Unified Life Insurance Company	2	\$656,576	0.0%	2,714
91529	Unimerica Insurance Company	2	\$1,568,718	0.0%	1,136
62596	Union Fidelity Life Insurance Company	5	\$441,672	0.0%	9,999
69744	Union Labor Life Insurance Company	0	\$979,266	0.0%	0
70408	Union Security Insurance Company	2	\$8,990,525	0.1%	198
92916	United American Insurance Company	0	\$2,573,758	0.0%	0
56383	United Commercial Travelers Of America	0	\$28,086	0.0%	0
87645	United Fidelity Life Insurance Company	2	\$360,555	0.0%	4,943
79413	United Healthcare Insurance Company	2	\$4,523,298	0.0%	394
63983	United Heritage Life Insurance Company	0	\$4,529,669	0.0%	0
69922	United Home Life Insurance Company	0	\$1,076,814	0.0%	0
69930	United Insurance Company Of America	3	\$139,644	0.0%	9,999
69973	United Life Insurance Company	0	\$6,333,869	0.1%	0
92703	United National Life Ins Co of America	0	\$86,165	0.0%	0
69868	United Of Omaha Life Insurance Company	22	\$45,559,613	0.5%	430
42129	United Security Assurance Company Of PA	0	\$2,248	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$12,968	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70106	United States Life Insurance Co New York	2	\$15,811,581	0.2%	113
63479	United Teacher Associates Insurance Company	0	\$109,559	0.0%	0
72850	United World Life Insurance Company	0	\$27,328	0.0%	0
97179	UnitedHealthcare Life Insurance Company	0	\$46,910	0.0%	0
63819	Unity Financial Life Insurance Company	0	\$1,358,361	0.0%	0
70130	Universal Guaranty Life Insurance Company	4	\$341,881	0.0%	9,999
70173	Universal Underwriters Life Insurance Company	0	\$217,562	0.0%	0
62235	Unum Life Insurance Company Of America	4	\$28,956,176	0.3%	123
70955	USA Life One Insurance Company Of Indiana	0	\$5,824	0.0%	0
69663	USAA Life Insurance Company	1	\$21,125,739	0.2%	42
94358	Usable Life	1	\$7,368,863	0.1%	121
68632	Vantis Life Insurance Company	0	\$49,478	0.0%	0
70238	Variable Annuity Life Insurance Company	1	\$61,714,524	0.6%	14
80942	Voya Insurance & Annuity Company	4	\$30,359,040	0.3%	117
86509	Voya Retirement Insurance & Annuity Company	3	\$122,441,725	1.2%	22
70319	Washington National Insurance Company	25	\$1,165,633	0.0%	9,999
70335	West Coast Life Insurance Company	1	\$10,204,373	0.1%	87
70483	Western & Southern Life Insurance Company	6	\$5,101,921	0.1%	1,048
57711	Western Catholic Union	3	\$3,072,558	0.0%	870
92622	Western Southern Life Assurance Company	7	\$34,641,174	0.4%	180
85189	Western United Life Assurance Company	0	\$598	0.0%	0
57010	William Penn Association	0	\$429,197	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$91,281	0.0%	0
65960	Windsor Life Insurance Company	0	\$278	0.0%	0
56170	Woman's Life Insurance Society	0	\$5,721	0.0%	0
57320	Woodmen Of The World Life Insurance Society	1	\$3,786,195	0.0%	235
71323	Zale Life Insurance Company	0	\$24,535	0.0%	0
90557	Zurich American Life Insurance Company	0	\$5,435,718	0.1%	0
<b>Total</b>		<b>1,109</b>	<b>\$9,882,203,874</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organizations

Complaint Indices

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid  
Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2012-2014</b>	<b>Average Annual Premium 2012-2014</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95109	Aetna Health Inc	1	\$7,017,004	1.6%	61
95609	Alliance For Community Health DBA Molina	0	\$2,209,142	0.5%	0
12151	Arcadian Health Plan Inc	0	\$128	0.0%	0
10753	Blue-advantage Plus Of Kansas City Inc	0	\$1,053,010	0.2%	0
95635	CIGNA Healthcare Of St Louis Inc	1	\$2,412,399	0.5%	176
95489	Coventry Health Care Of Kansas Inc	7	\$4,635,438	1.0%	642
96377	Coventry Health Care Of Missouri Inc	33	\$42,554,888	9.5%	330
95530	Cox Health Systems HMO Inc	2	\$4,226,586	0.9%	201
95315	Good Health HMO Inc	20	\$248,545,047	55.7%	34
95318	Healthcare USA Of Missouri	0	\$15,895,478	3.6%	0
96475	Healthlink HMO Inc	0	\$19,260	0.0%	0
95358	HMO Missouri Inc	37	\$99,114,849	22.2%	159
95885	Humana Health Plan Inc	4	\$3,446,946	0.8%	493
12913	Missouri Care Incorporated	0	\$13,935,795	3.1%	0
96385	UnitedHealthcare Of The Midwest Inc	0	\$1,196,593	0.3%	0
<b>Total</b>		<b>105</b>	<b>\$446,262,563</b>	<b>100.0%</b>	<b>.</b>

## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

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**MAY 2015**